

File 16:Gale Group PROMT(R) 1990-2003/Nov 24  
     (c) 2003 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2003/Nov 25  
     (c)2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 24  
     (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 25  
     (c) 2003 The Gale Group  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 24  
     (c) 2003 The Gale Group  
 File 9:Business & Industry(R) Jul/1994-2003/Nov 24  
     (c) 2003 Resp. DB Svcs.  
 File 15:ABI/Inform(R) 1971-2003/Nov 22  
     (c) 2003 ProQuest Info&Learning  
 File 20:Dialog Global Reporter 1997-2003/Nov 25  
     (c) 2003 The Dialog Corp.  
 File 95:TEME-Technology & Management 1989-2003/Nov W2  
     (c) 2003 FIZ TECHNIK  
 File 476:Financial Times Fulltext 1982-2003/Nov 25  
     (c) 2003 Financial Times Ltd  
 File 610:Business Wire 1999-2003/Nov 25  
     (c) 2003 Business Wire.  
 File 613:PR Newswire 1999-2003/Nov 25  
     (c) 2003 PR Newswire Association Inc  
 File 624:McGraw-Hill Publications 1985-2003/Nov 24  
     (c) 2003 McGraw-Hill Co. Inc  
 File 634:San Jose Mercury Jun 1985-2003/Nov 24  
     (c) 2003 San Jose Mercury News  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 47:Gale Group Magazine DB(TM) 1959-2003/Nov 24  
     (c) 2003 The Gale group  
 File 635:Business Dateline(R) 1985-2003/Nov 22  
     (c) 2003 ProQuest Info&Learning  
 File 570:Gale Group MARS(R) 1984-2003/Nov 25  
     (c) 2003 The Gale Group  
 File 477:Irish Times 1999-2003/Nov 24  
     (c) 2003 Irish Times  
 File 710:Times/Sun.Times(London) Jun 1988-2003/Nov 24  
     (c) 2003 Times Newspapers  
 File 711:Independent(London) Sep 1988-2003/Nov 24  
     (c) 2003 Newspaper Publ. PLC  
 File 756:Daily/Sunday Telegraph 2000-2003/Nov 25  
     (c) 2003 Telegraph Group  
 File 757:Mirror Publications/Independent Newspapers 2000-2003/Nov 25  
     (c) 2003  
 File 387:The Denver Post 1994-2003/Nov 21  
     (c) 2003 Denver Post  
 File 471:New York Times Fulltext 90-Day 2003/Nov 24  
     (c) 2003 The New York Times  
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
     (c) 2002 Phoenix Newspapers  
 File 494:St LouisPost-Dispatch 1988-2003/Nov 24  
     (c) 2003 St Louis Post-Dispatch  
 File 498:Detroit Free Press 1987-2003/Nov 24  
     (c) 2003 Detroit Free Press Inc.  
 File 631:Boston Globe 1980-2003/Nov 24  
     (c) 2003 Boston Globe  
 File 633:Phil.Inquirer 1983-2003/Nov 21  
     (c) 2003 Philadelphia Newspapers Inc  
 File 638:Newsday/New York Newsday 1987-2003/Nov 22

(c) 2003 Newsday Inc.  
 File 640:San Francisco Chronicle 1988-2003/Nov 25  
 (c) 2003 Chronicle Publ. Co.  
 File 641:Rocky Mountain News Jun 1989-2003/Nov 20  
 (c) 2003 Scripps Howard News  
 File 702:Miami Herald 1983-2003/Oct 24  
 (c) 2003 The Miami Herald Publishing Co.  
 File 703:USA Today 1989-2003/Nov 24  
 (c) 2003 USA Today  
 File 704:(Portland)The Oregonian 1989-2003/Nov 23  
 (c) 2003 The Oregonian  
 File 713:Atlanta J/Const. 1989-2003/Nov 23  
 (c) 2003 Atlanta Newspapers  
 File 714:(Baltimore) The Sun 1990-2003/Nov 24  
 (c) 2003 Baltimore Sun  
 File 715:Christian Sci.Mon. 1989-2003/Nov 25  
 (c) 2003 Christian Science Monitor  
 File 725:(Cleveland)Plain Dealer Aug 1991-2003/Nov 23  
 (c) 2003 The Plain Dealer  
 File 735:St. Petersburg Times 1989- 2003/Nov 23  
 (c) 2003 St. Petersburg Times

?ds

Set	Items	Description
S1	944138	(MARKETING OR SELL OR SELLING OR ADVERTIS?)(5N)(INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC? OR AUTOMATE? OR WWW OR WOR-LD()WIDE()WEB OR WORLDWIDWEB)
S2	1431507	MORTGAGE? OR CREDIT() (OPTION OR OPTIONS OR SERVICE?) OR ZERO()DOWN()PAYMENT? OR ARTICLES(1W)MANUFACTURE?
S3	718304	(TARGET OR SELECT?)(3N)(MARKET? OR CUSTOMER? OR CLIENT?)
S4	21206	S3(5N)(DETERMIN? OR MATCH? OR COMPAR? OR IDENTIF? OR ASSES? OR EVALUAT?)
S5	7862	AU=(MINOT, H? OR MINOT H? OR ANDERSON, C? OR ANDERSON C? OR MOORE, D? OR MOORE D? OR NEAT, S? OR NEAT S? OR YOUNG, M? OR YOUNG M? OR BRENT, C? OR BRENT C? OR PEACOCK, T? OR PEACOCK T? OR WAGNER, E? OR WAGNER E? OR HARGROVE, B?)
S6	1	AU=(HARGROVE B? OR LIUM, J? OR LIUM J?)
S7	528143	MERRILL()LYNCH?
S8	5103	S1(S)S2
S9	1	S8(S)S4
S10	16	S2(3N)S4
S11	16	S10 NOT S9
S12	13	S11 NOT PY>1999
S13	9	RD (unique items)
S14	162	(S5 OR S6 OR S7)(3N)S1
S15	55	S14 NOT PY>1999
S16	35	RD (unique items)

9/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

04447485 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Precision Marketing: People in the News: Eve lends some flex to digital e-mortgage**

PRECISION MARKETING, p14

February 22, 1999

JOURNAL CODE: FPM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 575

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... marketing and direct marketing' to identify the target market before kicking off any TV or **Internet advertising** .

Eve has been at the cutting edge before, with the opening up of the mortgage...  
?

13/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06716005 Supplier Number: 56212926 (USE FORMAT 7 FOR FULLTEXT)  
**Fixing it in the (measurement) mix. (Value-Driven Marketing) (Cover Story)**  
Coffey, John J.; Palm, Gene  
Bank Marketing, v31, n6, p24(6)  
June, 1999  
Language: English Record Type: Fulltext Abstract  
Article Type: Cover Story  
Document Type: Magazine/Journal; Trade  
Word Count: 2873

... mortgage loans. It is important to go well beyond age ranges and average income when **identifying mortgage** loan prospects. To **target customers** for **mortgage** refinance offers, that is, to target other bank's mortgages for refinance with its own...

13/3,K/2 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

11548547 SUPPLIER NUMBER: 57482061 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Transformation of Mellon's Traditional Bank.**  
Curtis, Carol E.  
US Banker, ITEM99314015  
Nov, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3135 LINE COUNT: 00262

... means separating the gold from the dross in mining customer databases. In particular, Mellon has **identified** 500,000 valuable retail **customers** it plans to **target** for jumbo **mortgages**, private asset management and fund sales.

In large corporate banking, a business that has been...

13/3,K/3 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10805651 SUPPLIER NUMBER: 53857714 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Battling prepayment risks. (mortgage banking servicing)**  
Dwyer, John M.  
Mortgage Banking, 59, 3, 87(7)  
Dec, 1998  
ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4093 LINE COUNT: 00362

... Reveal who is at highest prepayment risk and, accordingly, who will commit to a new **mortgage** the quickest;

- \* **Identify** specific **customer** groups for **target marketing**, based upon each customer's economic motivation; and
- \* Produce clearly defined origination objectives against which...

13/3,K/4 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01532345  
**Bear, Stearns & Co Investment Analyst Report on Lincoln N C Realty Funds, Inc .**

... or Under Construction Projects, Income Statement 1st Quarter 86, Approx Dividend Payment Schedule 86-87E, **Comparative Market Data for Selected Participating Mortgage REITs and Combination REITs** Additional companies named in this report: Lincoln Property Company. N. C...

**13/3,K/5 (Item 1 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2638602 Supplier Number: 02638602 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Transformation of Mellon's Traditional Bank**  
(Mellon Financial Corp, which has 456 branches, expects to spend \$100 mil on its investment and wealth management divisions from 1999-2001)  
US Banker, v 109, n 11, p 41+  
November 01, 1999  
DOCUMENT TYPE: Journal; Company Overview; Cover Story ISSN: 0148-8848 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3586

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...means separating the gold from the dross in mining customer databases. In particular, Mellon has **identified** 500,000 valuable retail **customers** it plans to **target** for jumbo **mortgages**, private asset management and fund sales.

In large corporate banking, a business that has been...

**13/3,K/6 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01855074 05-06066  
**Fixing it in the (measurement) mix**  
Coffey, John J; Palm, Gene  
Bank Marketing v31n6 PP: 24-29 Jun 1999  
ISSN: 0888-3149 JRNL CODE: BNM  
WORD COUNT: 2348

...TEXT: mortgage loans. It is important to go well beyond age ranges and average income when **identifying mortgage** loan prospects. To **target customers** for **mortgage** refinance offers, that is, to target other bank's mortgages for refinance with its own...

**13/3,K/7 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00917189 95-66581  
**Mortgage lender selection: Location differences in consumer preferences**  
Khazeh, Kashi; Decker, Wayne H  
Real Estate Finance v11n2 PP: 32-35 Summer 1994  
ISSN: 0748-318X JRNL CODE: RFN  
WORD COUNT: 1833

ABSTRACT: A study was conducted to assist **mortgage** lenders in **identifying** efficient **target marketing** strategies that attract **mortgage** applications. Specifically, the study sought to compare how

consumers in 2 somewhat dissimilar locations approach...

...TEXT: this process has taken on heightened importance to many people. This article aims to assist **mortgage** lenders in **identifying** efficient **target marketing** strategies that attract **mortgage** applications.

A number of prior studies have been concerned with determining the factors that are...

13/3,K/8 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

07396266 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Team gives mortgage advice on spot**

SECTION TITLE: ADVERTISING

CHRISTCHURCH PRESS , 2 ed, p25

September 22, 1999

JOURNAL CODE: WTCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 268

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... While rates are important, there is a wider picture to consider to ensure a good **match** between lender, **client** , and the **selected mortgage** facility, says a TMS director, James Taylor.

"It is sensible to seek out quality information...

13/3,K/9 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0723021 LA019

**PLAZA HOME MORTGAGE REPORTS PRELIMINARY SECOND QUARTER RESULTS**

DATE: July 14, 1994 07:01 EDT WORD COUNT: 443

...of management.

To maintain its industry leadership position, the Company expects to continue to expand **selectively** into new **markets** and products as opportunities are **identified** .

Plaza Home **Mortgage** is a mortgage banking company specializing in the origination, sale and servicing of one-to...

16/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06804144 Supplier Number: 57545874 (USE FORMAT 7 FOR FULLTEXT)  
**RETAIL, FINANCIAL EXPERTISE SUITS O'DONNELL FOR JWT POST: VET OF CITIBANK,  
MCI WORLDCOM ACCOUNTS TAKES ON GLOBAL ISSUES FOR MERRILL LYNCH.**  
Snyder, Beth  
Advertising Age, p96  
Nov 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 513

... said. ``They have to continue to be aggressive as they prepare to  
launch the direct ( **online selling** ) channel very soon.''  
**Merrill Lynch** will launch its open site -- where anyone will be  
able to make trades -- in December...

16/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06764065 Supplier Number: 56064064 (USE FORMAT 7 FOR FULLTEXT)  
**INTERNET INVESTMENTS: ASSET MANAGERS READY WEB INITIATIVES TO REACH B-TO-B  
CUSTOMERS.**  
CLARK, PHILIP  
Business Marketing, p1  
Oct 1, 1999  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Trade  
Word Count: 1330

ABSTRACT:

The use of the **Internet** and **online** services for **marketing** by **Merrill  
Lynch** , Putnam Investments and other financial services institutions in  
the business-to-business area is described. ....

16/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06492047 Supplier Number: 55176855 (USE FORMAT 7 FOR FULLTEXT)  
**Gorman Named to Merrill Lynch Post.**  
ADWEEK Eastern Edition, v40, n28, p60  
July 12, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 80

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...strategies. Gorman, 40, joins Merrill Lynch from McKinsey & Co. in New  
York. He will oversee **marketing** activities for **Merrill Lynch** 's  
**online** brokerage, due to launch this fall. The rollout will be backed by  
ads from lead...

16/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06393448 Supplier Number: 54813156 (USE FORMAT 7 FOR FULLTEXT)  
Merrill Lynch To Go Online .(Company Business and Marketing )  
Schwartz, Eileen; Conklin, Jeffrey  
InformationWeek, p216  
June 7, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word Count: 239

Merrill Lynch To Go Online .(Company Business and Marketing )

16/3,K/5 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06384904 Supplier Number: 54786318 (USE FORMAT 7 FOR FULLTEXT)  
Merrill Lynch takes direct Internet route.(Company Business and  
Marketing )(Brief Article)  
Computer Weekly, p6  
May 27, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 36

Merrill Lynch takes direct Internet route.(Company Business and  
Marketing )(Brief Article)

16/3,K/6 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06379615 Supplier Number: 54766667 (USE FORMAT 7 FOR FULLTEXT)  
**Starbucks may be heating up for new rollout into cyberspace.**  
Liddle, Alan  
Nation's Restaurant News, v33, n21, p3  
May 24, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 5584

... core customers and their Web-wise ways, the company might be able  
to generate meaningful **Internet advertising** revenue, the **Merrill  
Lynch** report indicated. Starbucks, for instance, would get a chance to  
jump into a market that...

16/3,K/7 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06354528 Supplier Number: 54685067 (USE FORMAT 7 FOR FULLTEXT)  
**Call centers find profit in the 'Net; Web access, voice over IP and speech  
recognition pose integration challenges but can mean major savings and  
increased revenue. (Industry Trend or Event)**  
Smalley, Kimberly Patch And Eric  
Network World, p45(1)  
May 17, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2407

... customer's experience is consistent across all of the points of



contact," says Michael Batt, **marketing** director of **Merrill Lynch Online** in Princeton, N.J.

There are three types of integration between Web sites and contact...

**16/3,K/8 (Item 8 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06143386 Supplier Number: 53914050 (USE FORMAT 7 FOR FULLTEXT)  
**MERRILL LYNCH ONLINE .(Company Business and Marketing )(Brief Article)**  
Wall Street & Technology, v17, n1, p58(1)  
Jan, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 36

**MERRILL LYNCH ONLINE .(Company Business and Marketing )(Brief Article)**

**16/3,K/9 (Item 9 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05962535 Supplier Number: 53237817 (USE FORMAT 7 FOR FULLTEXT)  
**Virtual Vineyards Announces eCommerce Agreement With Merrill Lynch OnLine.**  
PR Newswire, p6460  
Nov 19, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 420

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...the leading online wine merchant, has joined with Merrill Lynch and Co., Inc. in a **marketing** agreement that provides **Merrill Lynch OnLine** (SM) subscribers with a direct link to the Virtual Vineyards site in order to receive...

**16/3,K/10 (Item 10 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05483326 Supplier Number: 48308853 (USE FORMAT 7 FOR FULLTEXT)  
**New IRAs pitched by Prudential and Lynch**  
Arndorfer, James B.  
Advertising Age, p47  
Feb 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 235

... investments and brokerage group. The challenge 'is not overcomplicating it for them.'  
Along with Fidelity, **Merrill Lynch** is **advertising** Roth IRAs with print, **Internet** and TV ads handled by Bozell, New York.  
Prudential Securities also is running TV, outdoor...

**16/3,K/11 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

11511656 SUPPLIER NUMBER: 57011914 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**'STOCK OF STOCKS': HOLDRS PROVIDE SLICE OF INTERNET PIE.**  
Barreto, Susan  
Pensions & Investments, 8  
Oct 18, 1999  
ISSN: 1050-4974 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 202 LINE COUNT: 00018

**Merrill Lynch 's Internet** HOLDRs, **selling** as American  
depository receipts, are a stock of stocks, so to speak, representing  
investments in...

**16/3,K/12 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10896391 SUPPLIER NUMBER: 54107934 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**D.E. Shaw tech affiliate plans IPO.**  
Wipperfurth, Heike  
Investment Dealers' Digest, SECD99074007  
March 15, 1999  
ISSN: 0021-0080 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 474 LINE COUNT: 00040

TEXT:

Just weeks after D.E. Shaw agreed to **sell** a small but highly  
respected **Internet** technology service to **Merrill Lynch**, another tech  
affiliate of the secretive quant firm, Juno Online Services Inc., filed for  
an...

**16/3,K/13 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10861468 SUPPLIER NUMBER: 54036229 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Leveraging the Web for corporate success.(World Wide Web)**  
Griffith, David A.; Palmer, Jonathan W.  
Business Horizons, 42, 1, 3(8)  
Jan-Feb, 1999  
ISSN: 0007-6813 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4769 LINE COUNT: 00412

... relations are all strategic options when communicating with various  
publics. Companies may wish to provide **advertising**. **Merrill Lynch** (  
**www.ml.com**) indexes a small history of the firm through advertisements.  
Harold's (**www.harolds...**)

**16/3,K/14 (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Second Annual Directory of Human Resources Services, Products and  
Suppliers, January 1989. (directory)**  
Personnel, v66, n1, pD1(167)  
Jan, 1989  
DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 155534 LINE COUNT: 14711

... IN 46268; (317) 872-2045;  
800-421-8884  
Contact: Mr. Peter D. Blainey, Director of  
**Marketing**  
**Online** information and retrieval service  
entitled The Human Resource Information  
Network. It is the only on...

**16/3,K/15 (Item 5 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02305107 SUPPLIER NUMBER: 00614879  
**IMNet Negotiating to Offer Telerate Info.**  
IDP Report, v6, n4, p2  
April 12, 1985  
ISSN: 0197-0178 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: Telerate data on the new IMNET network. IMNet is a joint  
venture between IBM and **Merrill Lynch** which will be **marketing** an  
**automated** quotation system. It has acquired 1,000 satellite-signal  
reception dishes and will also be...

**16/3,K/16 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

04083952 Supplier Number: 53684034 (USE FORMAT 7 FOR FULLTEXT)  
**PRU PREPS REAL-TIME ONLINE BROKERAGE SERVICES.**  
Wall Street Letter, v31, n4, p2(1)  
Jan 25, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional Trade  
Word Count: 275

... firms constantly roll out instant quotes, charts and news updates,  
said Denise Zimmerman, principal at **Internet** consulting firm NetPlus  
**Marketing** .  
**Merrill Lynch** does not offer real-time updates but is looking at  
similar packages, according to a...

**16/3,K/17 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03703746 Supplier Number: 47993930 (USE FORMAT 7 FOR FULLTEXT)  
**MERRILL TO PERSONALIZE WEB SERVICE**  
Wall Street Letter, v29, n37, pN/A  
Sept 22, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional Trade  
Word Count: 261

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Merrill Lynch is planning to customize the content and **marketing** of its  
**Merrill Lynch OnLine** service to correspond with profiles of users  
obtained using a series of new software applications...

**16/3,K/18 (Item 3 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02382188 Supplier Number: 44699865 (USE FORMAT 7 FOR FULLTEXT)

**"TIME" DIPS INTO DAILY NEWS BUSINESS VIA ON-LINE SERVICE...**

Media Industry Newsletter, v47, n21, pN/A

May 23, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 352

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...computer users who log into Time Online each week. In another upgrade, TOL is introducing **on - line advertising** ; BellSouth and **Merrill Lynch** are the charter guinea pigs.

**16/3,K/19 (Item 1 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

2477007 Supplier Number: 02477007 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Starbucks may be heating up for new rollout into cyberspace**

**(Starbucks Corp may introduce a cyberspace Starbucks that would create a virtual store experience, using chat rooms and other Internet devices)**

Nation's Restaurant News, v 33, n 21, p 3+

May 24, 1999

DOCUMENT TYPE: Journal ISSN: 0028-0518 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1115

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...core customers and their Web-wise ways, the company might be able to generate meaningful **Internet advertising** revenue, the **Merrill Lynch** report indicated. Starbucks, for instance, would get a chance to jump into a market that...

**16/3,K/20 (Item 2 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

2401130 Supplier Number: 02401130 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**D.E. Shaw tech affiliate plans IPO**

**(Juno Online Services Inc filed for an IPO that is hoped to raise up to \$86.3 mil)**

Investment Dealers' Digest, p N/A

March 15, 1999

DOCUMENT TYPE: Journal ISSN: 0021-0080 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 448

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

By Heike Wipperfurth

Just weeks after D.E. Shaw agreed to **sell** a small but highly respected **Internet** technology service to **Merrill Lynch**, another tech affiliate of the secretive quant firm, Juno Online Services Inc., filed for an...

**16/3,K/21 (Item 3 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2076381 Supplier Number: 02076381 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**New IRAs pitched by Prudential and Lynch**  
**(Fidelity Investments running an 8-week network and cable TV campaign**  
**promoting the Roth Individual Retirement Accounts to consumers)**  
Advertising Age, v 69, n 8, p 47  
February 23, 1998  
DOCUMENT TYPE: Journal ISSN: 0001-8899 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 244

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...is not overcomplicating it for them."

photos omitted

LYNCH ADS BY BOZELL

Along with Fidelity, **Merrill Lynch** is **advertising** Roth IRAs with  
print, **Internet** and TV ads handled by Bozell, New York.  
Prudential Securities also is running TV, outdoor...

**16/3,K/22 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01828384 04-79375  
**Call centers find profit in the 'Net**  
Patch, Kimberly; Smalley, Eric  
Network World v16n20 PP: 45-48 May 17, 1999  
ISSN: 0887-7661 JRNL CODE: NWW  
WORD COUNT: 2573

...TEXT: customer's experience is consistent across all of the points of  
contact," says Michael Batt, **marketing** director of **Merrill Lynch**  
**Online** in Princeton, N.J.

There are three types of integration between Web sites and contact...

**16/3,K/23 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01818669 04-69660  
**Hi-tech fever subsides in US equity market**  
Anonymous  
Euroweek n600 PP: 15 Apr 30, 1999  
ISSN: 0952-7036 JRNL CODE: EUW  
WORD COUNT: 1398

...TEXT: returned to the market this week with an offer of 3.5m shares via  
bookrunner **Merrill Lynch** .

The company, an **internet advertising** and direct **marketing** firm, sold  
2.3m shares and the balance was offered by existing shareholders.

Following its...

16/3,K/24 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

08711157 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**BUSINESS: INTERNET: Heady Days of Internet Investing: Nasdaq values each customer of Korea's Thrunet at \$67,000**  
Assif Shameen  
ASIAWEEK  
December 17, 1999  
JOURNAL CODE: FAWK LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 839

... of all trades online by the middle of next year and 70% in three years. **Merrill Lynch** projects that **online advertising** will reach \$350 million annually by 2005.

16/3,K/25 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

08631641 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Boston Globe Boston Capital Column**  
Steven Syre and Charles Stein  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BOSTON GLOBE - MASSACHUSETTS)  
December 09, 1999  
JOURNAL CODE: KBGL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 790

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 10 percent as the company announces its entry into yet another new line of business: **selling** rubber bands over the **Internet**.  
July 6 -- **Merrill Lynch** fires its chief of equity research after he tells clients that Nasdaq stocks, up 73...

16/3,K/26 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

08023184 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**'STOCK OF STOCKS': HOLDERS PROVIDE SLICE OF INTERNET PIE**  
Susan Barreto  
PENSIONS & INVESTMENTS, p8  
October 18, 1999  
JOURNAL CODE: WCPI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 190

... stock craze might get a good amount of exposure by buying into a new idea.

**Merrill Lynch** 's **Internet** HOLDERS, **selling** as American depository receipts, are a stock of stocks, so to speak, representing investments in...

16/3,K/27 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05605465  
**Thundering Herd charges into discount Internet stock trading . . .**  
Gregg Fields  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (COURIER-MAIL) , p27

June 03, 1999

JOURNAL CODE: WTCM LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 116

... transact business via the Internet. Two new payment options for services will be offered by **Merrill Lynch** : buying and **selling** securities over the **Internet** for \$29.95 a trade, or an annual \$1500 minimum fee for unlimited electronic trading

**16/3,K/28 (Item 1 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0010007713 BOJE4APAFEFT  
**COMPANIES & FINANCE: INTERNATIONAL: Merrill Lynch to revamp its brokerage arm: STOCKBROKING INTERNET FORCES CHANGE**  
JOHN AUTHERS, WILLIAM LEWIS  
Financial Times, London Edition 1 ED, P 20  
Monday, May 31, 1999  
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 355

...online trading for a limited group of customers in March. These customers can buy and **sell** stocks **online** without calling a **Merrill Lynch** broker.

Analysts expect the company to move towards a "wrap" fee for on-line trading...

**16/3,K/29 (Item 1 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

00975221  
**ROSTER OF UPCOMING OFFERINGS**  
S&P's Emerging & Special Situations October 10, 1998; Pg 16; Vol. 18, No. 10  
Journal Code: ESS ISSN: 0882-5440  
\*Full text available in Formats 5, 7 and 9\*

TABLE:  
...trans speed prods  
21st Century Holding Co. Gilford Sec.  
Provides insurance in Florida  
uBid Inc. **Merrill Lynch**  
**Online** closeout auctions  
US **Marketing** Services Robsn Stephens  
Outsource marketing svcs  
Vail Banks Inc. Hoefer & Arnett  
Colorado bank  
VCS Technologies...

**16/3,K/30 (Item 2 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

00953653  
**RECENT FILINGS**  
S&P's Emerging & Special Situations June 25, 1998; Pg 2; New Issues Supplement  
Journal Code: ESS ISSN: 0882-5440

\*Full text available in Formats 5, 7 and 9\*

TABLE:

...Company & Business	(000s)	Price	Date	Underwriter
24/7 Media Inc. (TFSM)	NA	NA	no date	<b>Merrill Lynch</b>
interactive advertising over internet				
Boyle Leasing Tech.	NA	NA	no date	Salomon Smith Barney
specialized commercial financing services				

E3...

16/3,K/31 (Item 3 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0039354

**DIRECT MARKETING ASSOC. SPONSORS CONFERENCE ON FINANCIAL SERVICES.**

Securities Week June 22, 1987; Pg 10  
Journal Code: SW ISSN: 0149-3582  
Word Count: 80 \*Full text available in Formats 5, 7 and 9\*

TEXT:

... financial products and services, with emphasis on customer relationships.

Executives from BankAmerica, The Travelers Group, **Merrill Lynch Advertising**, **Automated** Data Processing and the Chase Manhattan Bank will be among the speakers. For further information...

16/3,K/32 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

0522763 94-77278

**Digital newsstands: Magazines becoming an online attraction**

Fehr-Snyder, Kerry  
Phoenix Gazette (Phoenix, AZ, US) sC p1  
PUBL DATE: 940815  
WORD COUNT: 966  
DATELINE: Phoenix, AZ, US

TEXT:

...photographs and charts of a printed magazine and even fewer ads.

Compaq Computer Corp. and **Merrill Lynch & Co.** both **advertise** in "Time **Online**," but the ads are hidden in a separate file that users must click on to...

16/3,K/33 (Item 1 from file: 387)

DIALOG(R)File 387:The Denver Post  
(c) 2003 Denver Post. All rts. reserv.

00760185 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BRIEFING**

Denver Post, SAT1 ED, P C-02  
Saturday, July 24, 1999

DOCUMENT TYPE: NEWSPAPER; BRIEFS LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT SECTION HEADING: BUSINESS  
Word Count: 1,171

...COMPANY NAMES (Dialog Generated): Elf Aquitaine SA ; Federal Express



Corp ; Financial Products Co ; Goldman Sachs & Co ; House Banking  
Committee ; **Internet** Services ; McClain Finlon **Advertising** Inc ;  
**Merrill Lynch** & Co ; Nasdaq Stock Market ; New York Stock Exchange ;  
NET Inc ; PepsiCo ; Randall 's Food Markets...

16/3,K/34 (Item 1 from file: 492)

DIALOG(R)File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

07727065

**DIGITAL NEWSSTANDS MAGAZINES BECOMING AN ONLINE ATTRACTION**

Phoenix Gazette (PG) - MONDAY, August 15, 1994

By: Kerry Fehr-Snyder, THE PHOENIX GAZETTE

Edition: Final Section: Computers Page: C1

Word Count: 979

...photographs and charts of a printed magazine and even fewer ads.

Compaq Computer Corp. and **Merrill Lynch** & Co. both **advertise** in  
"Time **Online** ," but the ads are hidden in a separate file that users must  
click on to...

16/3,K/35 (Item 1 from file: 631)

DIALOG(R)File 631:Boston Globe  
(c) 2003 Boston Globe. All rts. reserv.

10343040

**WELCOME TO THE TWILIGHT DOT-COM ZONE**

Boston Globe (BG) - Thursday, December 9, 1999

By: BY STEVEN SYRE AND CHARLES STEIN, GLOBE STAFF

Edition: THIRD Section: Business Page: D1

Word Count: 789

... 10 percent as the company announces its entry into yet another new line  
of business: **selling** rubber bands over the **Internet** .

July 6 - **Merrill Lynch** fires its chief of equity research after he  
tells clients that Nasdaq stocks, up 73...

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct  
(c)2003 Info.Sources Inc  
File 2:INSPEC 1969-2003/Nov W3  
(c) 2003 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2003/Oct  
(c) 2003 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2003/Nov W4  
(c) 2003 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct  
(c) 2003 The HW Wilson Co.  
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul  
(c) 2003, EBSCO Pub.  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 474:New York Times Abs 1969-2003/Nov 24  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Nov 24  
(c) 2003 The New York Times

?ds

Set	Items	Description
S1	22213	(MARKETING OR SELL OR SELLING OR ADVERTIS?)(5N)(INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC? OR AUTOMATE? OR WWW OR WORLD()WIDE()WEB OR WORLDWIDWEB)
S2	38207	MORTGAGE? OR CREDIT() (OPTION OR OPTIONS OR SERVICE?) OR ZERO()DOWN()PAYMENT? OR ARTICLES(1W)MANUFACTURE?
S3	9882	(TARGET OR SELECT?)(3N)(MARKET? OR CUSTOMER? OR CLIENT?)
S4	319	S3(5N)(DETERMIN? OR MATCH? OR COMPAR? OR IDENTIF? OR ASSES? OR EVALUAT?)
S5	8172	AU=(MINOT, H? OR MINOT H? OR ANDERSON, C? OR ANDERSON C? OR MOORE, D? OR MOORE D? OR NEAT, S? OR NEAT S? OR YOUNG, M? OR YOUNG M? OR BRENT, C? OR BRENT C? OR PEACOCK, T? OR PEACOCK T? OR WAGNER, E? OR WAGNER E? OR HARGROVE, B?)
S6	0	AU=(HARGROVE B? OR LIUM, J? OR LIUM J?)
S7	8370	MERRILL()LYNCH?
S8	20	S1(5N)S2
S9	11	S8 NOT PY>1999
S10	7	RD (unique items)
S11	15	(S1 OR S2)AND S4
S12	15	S11 NOT S10
S13	10	S12 NOT PY>1999
S14	5	RD (unique items)
S15	6	(S6 OR S7) (5N)S1
S16	0	S15 NOT PY>1999
?		

10/5/1 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00122012 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Online Financial Services (840513); Mortgages (832235)

**TITLE:** The New Members Of The Online Mortgage Club  
**AUTHOR:** Makos, Jeffrey J  
**SOURCE:** Financial Service ONLINE, v5 n1 p20(4) Nov 1999  
**ISSN:** 1093-1244  
**HOME PAGE:** <http://www.financialserviceonline.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

Many new players are entering the online mortgage market, including DLJdirect, First Bankers Mortgage Services, LoanCity.com, LoansDirect, MortgageIT.com, Norwest Mortgage, Priceline.com, RockLoans, and ZipRealty.com. The online mortgage market is very overcrowded, and early entrants could have an advantage. One company with an interesting business model is Priceline, which has an arrangement with LendingTree to offer mortgages, refinancing, and home equity loans. Priceline will also partner with Alliance Capital Partners in a venture that would allow borrowers to 'name their price' for mortgage loans online. The agreement with Alliance Mortgage, which is a subsidiary of Alliance Capital, allows Priceline to be automatically licensed to operate in all 50 states. The deal is an example of what one expert says is required to succeed in the online marketplace: a trusted brand name. ZipRealty.com also has a potentially successful model that allows homeowners and sellers to complete a home purchase or sale online. This model is an example of creative marketing--the power of the Internet is combined with the expertise of licensed real estate professionals to make house-buying much easier and more convenient. Norwest is convinced that its powerful brand will help it succeed, especially because Norwest Mortgage also has an agreement with Wells Fargo, which has an existing online customer base of over a million users.

**COMPANY NAME:** Vendor Independent (999999)  
**DESCRIPTORS:** Financial Institutions; Internet Marketing ; Internet Shopping; Loan Processing; Mortgages ; Personal Finance; Real Estate Investment  
**REVISION DATE:** 20000430

10/5/2 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00104944 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Brightware 1.0 (674168); Microsoft Windows NT 4.0 (347973)

**TITLE:** AFI turns e-mail deluge into a profitable sales resource  
**AUTHOR:** Gotcher, Renee  
**SOURCE:** InfoWorld, v19 n49 p90(1) Dec 8, 1997  
**ISSN:** 0199-6649  
**HOME PAGE:** <http://www.infoworld.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

Brightware's Brightware 1.0, which runs under Microsoft Windows NT 4.0, supports Microsoft Exchange, Lotus Development's Lotus Notes, and Oracle's namesake product, is an e-mail sales server used by American Finance & Investment (AFI). Brightware allows companies to dynamically drive sales inquiries by using artificial intelligence tools to automatically route and, if needed, answer World Wide Web-sent customer requests. AFI says that all companies want Web sites, but that they are generally not prepared for the influx of e-mail sent through their sites. AFI is a centralized call-center mortgage underwriter with about 60 employees. Because four full-time sales reps had to manually sort and respond to e-mail generated leads, regardless of the leads' ultimate value, AFI looked to Brightware. AFI's site has the largest revenue of any mortgage-related Web site in the U.S., and 60 percent of its complete business is generated online. Brightware is a back-end solution capable of filtering every e-mail request, and can send hot sales leads to sales representatives, and automatically send responses to lower-priority requests for information. Brightware's artificial intelligence system uses natural language tools to read messages and understand messages' requests. Case-based reasoning matches culled content with a set of cases and related actions, and rule-based processing launches the most suitable business policy when the message's intent is detected.

COMPANY NAME: FirePond Inc (653535); Microsoft Corp (112127)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Call Centers; IBM PC & Compatibles; **Internet Marketing ;**  
**Mortgages** ; Sales Force Automation; Underwriters; Windows NT/2000  
REVISION DATE: 20010830

10/5/3 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5647802

**Title: A loan on the Web [online lending]**  
Author(s): Edmonson, B.  
Journal: Banking Technology vol.14, no.6 p.18-20, 22  
Publisher: Banking Technology,  
Publication Date: July-Aug. 1997 Country of Publication: UK  
CODEN: BATEEM ISSN: 0266-0865  
SICI: 0266-0865(199707/08)14:6L:18:LOL;1-4  
Material Identity Number: K580-97007  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: **Selling mortgages** over the **Internet** has become a viable proposition, thanks to advances in automated underwriting systems which can approve applications in minutes. (0 Refs)  
Subfile: D  
Descriptors: banking; home banking; Internet; mortgage processing  
Identifiers: Internet; mortgages; automated underwriting systems; loan approval  
Class Codes: D2050E (Banking); D2115 (Property market and building industry); D2080 (Information services and database systems)  
Copyright 1997, IEE

10/5/4 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00544002 99WK08-405

**Bank swaps stakes in Web lenders -- Bank of America buys into E-Loan**  
Dalton, Gregory  
Information Week , August 30, 1999 , n750 p28, 1 Page(s)  
ISSN: 8750-6874

Company Name: Bank of America; E-Loan  
Languages: English  
Document Type: Articles, News & Columns  
Geographic Location: United States

Reports that Bank of America Corp. has swapped its 80 percent ownership in auto lender CarFinance.com for a 5 percent stake in E-Loan. Notes that Bank of America president Kenneth Lewis will join E-Loan's board. Says that E-Loan shares, which traded at about \$23 a share before the deal, now trade in the \$35 range, making the entire deal worth about \$100 million. Indicates that making auto loans over the **Internet** is proving tougher than **selling mortgages**. Maintains that **online** auto loans are a "so-so" business because car dealers can snatch the business away when people pick up their new vehicle. Concludes that with E-Loan that Bank of America can learn the Internet economy without threatening its existing channels of business. Contains one photo. (sps)

Descriptors: Electronic Commerce; Investment; Banking; Finances; Internet

Identifiers: Bank of America; E-Loan

10/5/5 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09208451

Dutch boom in mortgages draws banks

NETHERLANDS: BANKS ATTRACTED BY MORTGAGE BOOM  
Wall Street Journal Europe (WSJ) 09 Dec 1999 p.25  
Language: ENGLISH

The Dutch banking market is currently attracting the interest of a number of European Institutions, which are hoping to capitalise on the country's lucrative mortgage sector. Bank of Scotland recently began **marketing mortgage** products over the **Internet**, in an attempt to capture a share of the EUR 269bn in Dutch mortgages outstanding, and forecasts that the market will continue to grow for a number of years to come. Germany's Deutsche Bank subsidiary, Europaische Hypothekenbank, was licensed in November 1999 by the Dutch central bank to open an office in Amsterdam at the start of 2000.

COMPANY: BANK OF SCOTLAND; EUROPAISCHE HYPOTHEKENBANK; DEUTSCHE BANK

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650); Clearing Banks (6010CB); Commercial Banks (6020);  
EVENT: Sales & Consumption (65); Planning & Information (22);  
COUNTRY: Netherlands (4NET); Germany (4GER); United Kingdom (4UK);

10/5/6 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09149300

First Active to **sell mortgages over internet**

IRELAND: FIRST ACTIVE TO ENTER E-MORTGAGE MARKET  
Financial Times (FT) 26 Aug 1999 p.18  
Language: ENGLISH

Irish mortgage bank, First Active has announced that it intends to start **selling mortgages** over the **internet** by the fourth quarter of 1999. The bank said it will be offering mortgages which allow borrowers to make flexible payments without incurring penalties. It is also considering offering reduced rates to people who make their applications over the internet, as Egg has recently done. Currently, the bank sells three quarters of its mortgages through independent financial advisers.

(c) Financial Times 1999

COMPANY: FIRST ACTIVE

PRODUCT: Capital & Loanable Funds (E5630); Database Vendors (7375);

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: United Kingdom (4UK);

10/5/7 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

08005675 NYT Sequence Number: 000000981222

**ADVERTISING: AD NOTES**

Wall Street Journal, Col. 6, Pg. 2, Sec. B

Tuesday December 22 1998

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

Citron Haligman Bedecarre says it has been selected to handle national **advertising** for HomeShark, an **Internet mortgage** broker; billings are estimated at \$10 million to \$15 million (S)

COMPANY NAMES: Citron Haligman Bedecarre; Homeshark

DESCRIPTORS: Advertising; Internet and World Wide Web

?

14/5/1 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00088662 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Netscape Navigator (530883); Netscape LiveWire Pro (588831); Netscape Compass Server (583316)

**TITLE:** Netscape targets IS with Net Server apps  
**AUTHOR:** Moeller, Michael  
**SOURCE:** PC Week, v13 n8 p1(2) Feb 26, 1996  
**ISSN:** 0740-1604

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

Netscape Communications' new server products give corporate sites a full-fledged solution for establishing and maintaining internal and external Web sites. The core product is the second release of the HyperText Transport Protocol (HTTP) server, with an application programming interface (API) for Java and Secure Sockets Layer 2.0 support. The Java API allows developers, independent software vendors (ISVs), and corporate developers to expand the Web server's function with various Java applets and linkage of back-end applications without Common Gateway Interface scripts. A user says the additions are welcome and extend Java's possibilities. Purchasers can download the basic HTTP server from the Netscape Web site, for less than \$500, and a free three-month **evaluation** is provided. The **target market** is the corporate user that needs server applications for Windows NT and UNIX.

**COMPANY NAME:** Netscape Communications Corp (592625)  
**DESCRIPTORS:** Computer Security; IBM PC & Compatibles; **Internet** Browsers; **Internet Marketing**; **Internet** Security; Netscape; Network Servers; UNIX; Windows NT/2000  
**REVISION DATE:** 20010730

14/5/2 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00077891 DOCUMENT TYPE: Review

**PRODUCT NAMES:** WAIS Server 2.0 (348899)

**TITLE:** Plugging In to The Web  
**AUTHOR:** Wilder, Clinton  
**SOURCE:** Information Week, v521 p43(6) Apr 3, 1995  
**ISSN:** 8750-6874  
**HOME PAGE:** <http://www.informationweek.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

World Wide Web service providers, new start-up companies that help businesses set up home pages, are a growing business segment. Some very large corporations seek their help to create 'online storefronts.' Additional staff is usually required to create Web-ready, HyperText Markup Language (HTML)-based versions of corporate documents. Therefore, a large credit card provider, for example, chose a San Jose, California, Web service provider to create a home page with company background information, financial planning modules, and a planned interactive database of automated

teller machines available to customers worldwide. Many large companies use a service that provides WAIS Server 2.0 server software; the firm specializes in **determining** specific **target** **markets** for its **customers**, which include Novell, Intel, and Pacific Bell.

COMPANY NAME: America Online Inc (461857)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: **Advertising ; Internet ; Internet Marketing ; Web Hosti**  
ng  
REVISION DATE: 20010330

14/5/3 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6348135 INSPEC Abstract Number: C1999-10-7210L-016

**Title: The library of the University of South Africa's marketing challenge: a voyage of discovery through conventional marketing channels and the Internet**

Author(s): Kunneke, K.J.

Author Affiliation: UNISA, South Africa

URL: <http://educate.lib.chalmers.se/IATUL/proceedcontents/chanpap/kunneke.html>

Journal: IATUL Proceedings, New Series Conference Title: IATUL Proc. New Ser. (Denmark) vol.9

Publication URL: <http://educate.lib.chalmers.se/IATUL/proceed.html>

Publisher: IATUL Publications Bureau,

Publication Date: 1999 Country of Publication: Denmark

CODEN: IATPAQ ISSN: 1560-8581

Material Identity Number: D075-1999-002

Conference Title: 1999 IATUL Conference

Conference Date: 17-21 May 1999 Conference Location: Chania, Greece

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Practical (P)

Abstract: This paper describes an innovation at the Unisa Library that has the potential for substantive impact on customer satisfaction and connectivity as well as commercialization of services. This paper describes the experiences which were encountered on Unisa's marketing voyage of discovery with fellow librarians. Software packages used for streamlining the strategies for marketing are discussed. The rational for **identifying target markets** is highlighted. **Marketing** of the hybrid library must be discussed since the marketing of old products and the launch of new products have distinct differences. (20 Refs)

Subfile: C

Descriptors: academic libraries; Internet; library automation; marketing data processing; software packages

Identifiers: University of South Africa library; marketing; Internet; Unisa Library; customer satisfaction; librarians; software packages

Class Codes: C7210L (Library automation); C7110 (Educational administration); C7170 (Marketing computing)

Copyright 1999, IEE

14/5/4 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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5110585

**Title: Focus on consumer 'Hot buttons' (banking customer priorities and values)**

Author(s): Elliott, M.; Swan, A.; Whitmyer, L.

Author Affiliation: Andersen Consulting, Chicago, IL, USA

Journal: Bank Management vol.71, no.5 p.70-3



Publication Date: Sept.-Oct. 1995 Country of Publication: USA

CODEN: BAMAE9 ISSN: 1049-1775

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: With the aid of technology, many banks have the ability to identify who among their prospects will buy what-and when. Now, thanks to a process we call buyer-value analysis, banks will also be able to **determine** why **customers select** one provider of financial services over another. To a growing extent, banks with marketing central information files (MCIFs) are tapping into demographic or lifestyle data that suggest which prospects are likely candidates for certain types of products and services. But such market research efforts, while informative and excellent predictors of product usage, have largely failed to pinpoint consumers' true priorities-their hot buttons. (0 Refs)

Subfile: D

Descriptors: banking; marketing

Identifiers: consumer hot buttons; buyer-value analysis; financial services; marketing central information files; demographic data; lifestyle data; prospects; candidates; products; services; predictors; product usage; consumer priorities; delivery channels; profitability; pairwise tradeoff conjoint analysis; banking retail strategies; key buyer values; price hunters; fencesitters; channelists; **mortgage**

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

Copyright 1995, IEE

14/5/5 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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4856971

Title: Feeding the markets (financial market data service review)

Author(s): Spinner, K.

Journal: Wall Street & Technology vol.12, no.6 p.8-14

Publication Date: Oct. 1994 Country of Publication: USA

CODEN: WSTEE5 ISSN: 1060-989X

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Spending millions a month on market data feeds and still not happy with your choice? Here's a **comparative** look at how to **select** the best **market** data feed service for your firm's particular needs. (0 Refs)

Subfile: D

Descriptors: information services; stock markets

Identifiers: financial market data service; market data feeds; traders; money managers; data distributors; Reuters Money 2000; US Treasury; high yield securities; US money markets; **mortgage** -backed securities; equities; market broker screens; Telerate; bandwidth basics; integration; long-term analysis; stock markets

Class Codes: D2050F (Financial markets); D2080 (Information services and database systems)

Copyright 1995, IEE

File 348:EUROPEAN PATENTS 1978-2003/Nov W03

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113

(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	4349	(MARKETING OR SELL OR SELLING OR ADVERTIS?)(5N)(INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC? OR AUTOMATE? OR WWW OR WOR- LD()WIDE()WEB OR WORLDWIDWEB)
S2	5111	MORTGAGE? OR CREDIT()(OPTION OR OPTIONS OR SERVICE?) OR ZE- RO()DOWN()PAYMENT? OR ARTICLES(1W)MANUFACTURE?
S3	8812	(TARGET OR SELECT?)(3N)(MARKET? OR CUSTOMER? OR CLIENT?)
S4	911	S3(5N)(DETERMIN? OR MATCH? OR COMPAR? OR IDENTIF? OR ASSES? OR EVALUAT?)
S5	1231	AU=(MINOT, H? OR MINOT H? OR ANDERSON, C? OR ANDERSON C? OR MOORE, D? OR MOORE D? OR NEAT, S? OR NEAT S? OR YOUNG, M? OR YOUNG M? OR BRENT, C? OR BRENT C? OR PEACOCK, T? OR PEACOCK T? OR WAGNER, E? OR WAGNER E? OR HARGROVE, B?)
S6	0	AU=(HARGROVE B? OR LIUM, J? OR LIUM J?)
S7	89	MERRILL()LYNCH?
S8	41	S1(S)S2
S9	29	S8 AND IC=G06F
S10	5	S9(S)S4
S11	4	(S5 OR S7)(S)S1

9/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01258831

**METHODS AND ARTICLES OF MANUFACTURE FOR INTERFACING, ADVERTISING AND  
NAVIGATING WITH INTERNET TELEVISION**  
**PROCEDES ET ARTICLES FABRIQUES D'INTERFA AGE ENTRE INTERNET ET DES  
DISPOSITIFS TELEVISUELS, ET DE PUBLICITE ET D'EXPLORATION SUR CES  
DISPOSITIFS**

PATENT ASSIGNEE:

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(US), (Applicant designated States: all)

INVENTOR:

CHING, Jamison, K., 7194 Schilling Avenue 73, San Diego, CA 92126, (US)  
ROMERO, Thomas, P., 5034 Baxter Street, San Diego, CA 92117, (US)

PATENT (CC, No, Kind, Date):

WO 2001006773 010125

APPLICATION (CC, No, Date): EP 2000960138 000711; WO 2000US40353 000711

PRIORITY (CC, No, Date): US 354979 990716; US 456632 991208

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04N-005/445; G06F-003/00 ; G06F-013/00

NOTE:

Set-Top. Com, (3232170), Suite A, 620 Island Avenue, San Diego, CA 92101,  
(US); NOTING OF LOSS OF RIGHTS PURSUANT TO RULE 69(1) EPC DATED  
13/02/02

LANGUAGE (Publication,Procedural,Application): English; English; English.

**METHODS AND ARTICLES OF MANUFACTURE FOR INTERFACING, ADVERTISING AND  
NAVIGATING WITH INTERNET TELEVISION**  
...INTERNATIONAL PATENT CLASS: G06F-003/00 ...

... G06F-013/00

9/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01134547

**Method and apparatus for displaying a customized advertising message with a  
retail terminal**

**Verfahren und Apparat zum Anzeigen von kundenspezifischen Werbenachrichten  
auf einem Verkaufsendgerat**

**Methode et appareil pour l'affichage de messages publicitaires personnalises  
sur un terminal de vente**

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,  
Dayton, Ohio 45479, (US), (Applicant designated States: all)

INVENTOR:

Dejaeger, Wilfried, 315 Hurst Bourne Lane, Duluth, Georgia 30097, (US)  
Hutcheon, Alfred John, 50 Dover Cliff Way, Alpharetta, Georgia 30022,  
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LEGAL REPRESENTATIVE:

Cleary, Fidelma et al (85871), International IP Department NCR Limited  
206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 991006 A2 000405 (Basic)

APPLICATION (CC, No, Date): EP 99307703 990929;

PRIORITY (CC, No, Date): US 164099 980930

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 134

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200014	834
SPEC A	(English)	200014	13536
Total word count - document A			14370
Total word count - document B			0
Total word count - documents A + B			14370

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. In the case of advertisements for products or services offered by companies or organizations other than the retailer (e.g. the local real estate agent or **mortgage** company), the retailer may collect a fee for displaying the advertisements on the retail terminals...routine 100 advances to step 112.

In step 110, the central server 42 retrieves an **electronic** file associated with a customized **advertising** message. In particular, the central server 42 communicates with the mass storage device 46 in...

...the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. The electronic files associated with the various promotions or advertisements included in the promotions...is contemplated in a similar manner.

In step 112, the central server 42 retrieves an **electronic** file associated with a customized **advertising** message. In particular, the central server 42 communicates with the mass storage device 46 in...

...the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. The electronic files associated with the various promotions or advertisements included in the promotions...

9/3,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01134475

**Method and apparatus for compiling a retail survey with a retail terminal**  
**Verfahren und Vorrichtung zum Erstellen einer Kundendaten-Marktübersicht**  
**mittels eines Verkaufsendgerätes**

**Procede et appareil de compilation d'un sondage aupres de la clientele du**  
**distributeur au moyens d'un terminal de vente**

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,  
Dayton, Ohio 45479, (US), (Applicant designated States: all)

INVENTOR:

Dejaeger, Wilfried, 315 Hurst Bourne Lane, Duluth, Georgia 30097, (US)

LEGAL REPRESENTATIVE:

Cleary, Fidelma et al (85871), International IP Department NCR Limited  
206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 991003 A2 000405 (Basic)  
EP 991003 A3 010912

APPLICATION (CC, No, Date): EP 99307376 990917;

PRIORITY (CC, No, Date): US 164097 980930

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 125

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200014	826
SPEC A	(English)	200014	13491
Total word count - document A			14317
Total word count - document B			0
Total word count - documents A + B			14317

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. In the case of advertisements for products or services offered by companies or organizations other than the retailer (e.g. the local real estate agent or **mortgage** company), the retailer may collect a fee for displaying the advertisements on the retail terminals...routine 100 advances to step 112.

In step 110, the central server 42 retrieves an **electronic** file associated with a customized **advertising** message. In particular, the central server 42 communicates with the mass storage device 46 in...

...the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the

retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. The electronic files associated with the various promotions or advertisements included in the promotions...is contemplated in a similar manner.

In step 112, the central server 42 retrieves an **electronic** file associated with a customized **advertising** message. In particular, the central server 42 communicates with the mass storage device 46 in...

...the retail terminals 12. It should be appreciated that the promotion database 52 may include **electronic** files associated with promotions or **advertisements** for items sold by the retailer, services offered by the retailer, periodic sales or discounts...

...or organizations other than the retailer. For example, the promotion database 52 may include an **electronic** file associated with an **advertisement** for a particular brand of taco sauce, a new movie release being offered in the...

...sale on bottles of soda, or an advertisement for a local real estate agent or **mortgage** company. The electronic files associated with the various promotions or advertisements included in the promotions...

9/3,K/4 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01002234 \*\*Image available\*\*

**CUSTOMER INFORMATION MANAGEMENT INFRASTRUCTURE AND METHODS**  
**INFRASTRUCTURE DE GESTION D'INFORMATION DE CLIENT ET PROCEDES**

Patent Applicant/Assignee:

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 US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

WHITE Grady L (agent), Covington & Burling, 1201 Pennsylvania Avenue,  
 N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200332225 A1 20030417 (WO 0332225)

Application: WO 2002US31233 20021002 (PCT/WO US0231233)

Priority Application: US 2001328095 20011011; US 200279017 20020221

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33699

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... exceeding 10,000 transactions per second. Such transactions can include ATM transactions, credit card purchases, **on - line** balance inquiries and funds transfers, **marketing** presentations, investment transactions using funds in the same or other banks, **mortgage** loan approvals and payments, and many other types of transactions.

Moreover, if the bank or...

9/3,K/5 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00992391

**SYSTEM, METHOD, USES, PRODUCTS, PROGRAM PRODUCTS, AND BUSINESS METHODS FOR DISTRIBUTED INTERNET DISTRIBUTED NETWORK SERVICES OVER MULTI-TIERED NETWORKS**

**SYSTEME, PROCEDE, UTILISATIONS, PRODUITS, PROGRAMMES ET PROCEDES COMMERCIAUX DE SERVICES INTERNET DISTRIBUES ET DE SERVICES DE RESEAUX DISTRIBUES SUR DES RESEAUX A PLUSIEURS NIVEAUX**

Patent Applicant/Assignee:

OP40 INC, 1311 Mamaroneck Avenue, Suite 190, White Plains, NY 10605, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

SHUANG Chen, 208 Briarwood Drive, Somers, NY 10589, US, US (Residence),  
US (Nationality), (Designated only for: US)  
PACE Charles Paul, 20 Smith Farm Road, North Chitterden, VT 05763, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BOBICK Mark, 138 Myrtle Avenue, P.O. Box 87, Mahopac Falls, NY 10542, US,  
US (Residence), -- (Nationality), (Designated only for: US)  
PIZZORNI Paolo R, -, US, US (Residence), US (Nationality), (Designated  
only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200321377 A2 20030313 (WO 0321377)  
Application: WO 2001US27162 20010831 (PCT/WO US0127162)  
Priority Application: WO 2001US27162 20010831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 86228

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and/or organization. Non limiting examples of an ISIS include: on-line customer order entry; **on - line** retail/wholesale sales, **marketing**, and inventory systems; enterprise supply chain management systems; product and/or content distribution systems (e.g. television, home video); on-line financial systems (e.g., **mortgage** applications, investing, stock trading, loan application, credit card accounts); service providing systems (including medical, legal...

Claim

... method of claim 2, wherein the EIS comprises one or more of the following: an **on - line** customer order entry system; an **on - line** retail/wholesale sales system, an **on - line marketing** system, an **on - line** inventory system, an enterprise supply chain management system, a

product distribution system, a content distribution system, a television system, a phone system, an on-line financial system, a **mortgage** application system, an investing system, ...according to claim 27, wherein the enterprise information system includes at least one of an **on - line** customer order entry system; an **on - line** retail/wholesale sales system, an **on - line** **marketing** system, an **on - line** inventory system, an enterprise supply chain management system, a product distribution system, a content distribution system, a television system, a phone system, an on-line financial system, a **mortgage** application system, an investing system, a stock trading system, a loan application system, a credit...

9/3,K/6 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00957034 \*\*Image available\*\*

**PRIVACY PROTECTION SYSTEM AND METHOD**

**SYSTEME ET PROCEDE DE PROTECTION DE CONSERVATION DU SECRET**

Patent Applicant/Assignee:

IPOOL CORPORATION, Suite 201, 2285 Walnut Street, Roseville, MN 55113, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

STEFFEY Charles E (agent), Schwegman, Lundberg, Woessner & Kluth, P.O.  
Box 2938, Minneapolis, MN 55402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291186 A1 20021114 (WO 0291186)

Application: WO 2002US14715 20020508 (PCT/WO US0214715)

Priority Application: US 2001289567 20010508; US 2002356989 20020213

Parent Application/Grant:

Related by Continuation to: US 200276902 20020214 (CIP); US 99343801  
19990630 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15573

Main International Patent Class: **G06F-011/30**

Fulltext Availability:

Detailed Description

**Detailed Description**

... consumer privacy. The articles have well documented privacy abuses by banks, websites, creditreporting agencies, web **advertising** agencies, data milling companies, **on - line** pharmacies, **mortgage** companies, grocery stores, Internet service providers, and the tracking and **selling** of **Internet** activities of school children, just to name a few. There have been

9/3,K/7 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00942062      \*\*Image available\*\*

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

**OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET BOURSE D'ECHANGE A CET EFFET**

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),  
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,  
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200274047 A2-A3 20020926 (WO 0274047)

Application: WO 2002US7480 20020311 (PCT/WO US0207480)

Priority Application: US 2001809025 20010316

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 85860

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... present invention is especially amenable to electronic operation over a wide network, such as the **Internet**. 5 In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional...of the present invention, as illustrated in Examples 3 1 1 Exami)le 3 12: **Mortgage** Prepaylnent Risk

Real estate **mortgages** comprise an extremely large fixed income asset class with hundreds of billions in market capitalization. The **mortgage** market is generally understood to be subject not only to interest rate risk but also to the risk that borrowers will exercise options to refinance their **mortgages** or otherwise "prepay" their existing **mortgage** loans. The owner of a **mortgage** security therefore bears the risk that he will be 1 5 "called" out of his position when the **mortgage** interest rate levels are declining. This risk cannot readily be hedged directly in existing markets...creation of new securities is known as "securitization." Well-known examples of securitization include the **mortgage** and asset-backed securities markets, in which portfolios of financial risk are aggregated and then...

9/3,K/8      (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00910742      \*\*Image available\*\*

**SYSTEMS AND METHODS TO FACILITATE SELLING OF PRODUCTS AND SERVICES**

**SYSTEMES ET PROCEDES POUR FACILITER LA VENTE DES PRODUITS ET SERVICES**

Patent Applicant/Assignee:

PROFICIENT SYSTEMS INC, 2859 Paces Ferry Road, Suite 820, Atlanta, GA  
30339, US, US (Residence), US (Nationality)

Inventor(s):

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MCFALL Dodge, 1605 Exeter Court, Marietta, GA 30068, US,  
WILSON Jackson, 3445 Valley Road, Atlanta, GA 30305, US,  
HYMAN Tonya, 60 West Belle Isle Road, Atlanta, GA 30342, US,  
RIJSINGHANI Vikas, 315 Glen Lake Drive, Atlanta, GA 30327, US,  
KAIB Paul, 2384C Dunwoody Crossing, Dunwoody, GA 30338, US,

Legal Representative:

TURTON Michael (et al) (agent), Kilpatrick Stockton LLP, Suite 2800, 1100  
Peachtree Street, Atlanta, GA 30309, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200244864 A2 20020606 (WO 0244864)

Application: WO 2001US48046 20011026 (PCT/WO US0148046)

Priority Application: US 2000244039 20001026; US 2001922753 20010806

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12268

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... passed into the existing offline channel. Thus, the present invention  
effectively marries or bridges the **online** and offline **selling**  
processes, and allows the enterprise's existing "offline" human **selling**  
resources to be leveraged against **online** opportunities.  
Online customer service solutions are expected to grow from a \$162  
million market in...

9/3,K/9 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00897559 \*\*Image available\*\*

**METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS BETWEEN CONSUMERS AND  
SERVICE PROVIDERS**

**PROCEDE ET SYSTEME FACILITANT LES TRANSACTIONS ENTRE CLIENTS ET  
PRESTATAIRES DE SERVICES**

Patent Applicant/Assignee:

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except: US)

Patent Applicant/Inventor:

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SHIELDS Daniel P, 500 Knollwood Drive, Newbury Park, CA 91320, US, US  
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Legal Representative:

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Drive, Houston, TX 77057-2198, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200231727 A1 20020418 (WO 0231727)  
Application: WO 2001US30435 20010928 (PCT/WO US0130435)  
Priority Application: US 2000239184 20001009  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12009  
  
Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... credit (Member) and a seller of credit (Lender). For example, the disclosed system facilitates the **on - line** buying and **selling** of auto loans, **mortgage** loans, installment loans, io small business loans, student loans or credit cards, although one skilled...

9/3,K/10 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00894438 \*\*Image available\*\*  
**SYSTEM, METHOD, USES, PRODUCTS, PROGRAM PRODUCTS, AND BUSINESS METHODS FOR DISTRIBUTED INTERNET AND DISTRIBUTED NETWORK SERVICES**  
**SYSTEME, PROCEDE, UTILISATIONS, PRODUITS, PRODUITS-PROGRAMMES ET PROCEDES COMMERCIAUX POUR SERVICES INTERNET REPARTIS ET SERVICES RESEAU REPARTIS**  
Patent Applicant/Assignee:  
INTERNATIONAL INTERACTIVE COMMERCE LTD, 84 Business Park, Suite 305,  
Armonk, NY 10504, US, US (Residence), US (Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
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PACE Charles, \*\*, US, US (Residence), -- (Nationality), (Designated only for: US)  
RUBIN William B, \*\*, US, US (Residence), -- (Nationality), (Designated only for: US)  
Legal Representative:  
BIRDE Patrick (et al) (agent), Kenyon & Kenyon, One Broadway, New York, NY 10004, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200227426 A2-A3 20020404 (WO 0227426)  
Application: WO 2001US27289 20010831 (PCT/WO US0127289)  
Priority Application: US 2000229685 20000901  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 93556

Main International Patent Class: **G06F-015/173**

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... and/or organization. Non limiting examples of an EIS include: on-line customer order entry; **on - line** retail/wholesale sales, **marketing**, and inventory systems; enterprise supply chain management systems; product and/or content distribution systems (e.g. television, home video); on-line financial systems (e.g., **mortgage** applications, investing, stock trading, loan application, credit card accounts); service providing systems (including medical, legal...

#### Claim

... according to claim 27, wherein the enterprise, information system, includes at least one of an **on - line** customer order entry system; an **on - line** retail/wholesale sales system, an **on - line marketing** system, an **on - line** inventory system, an enterprise supply chain management system, a product distribution system, a content distribution system, a television system, a phone system, an on-line financial system, a **mortgage** application system, an investing system, a stock trading system, a loan application system, a credit...following: an on-line customer order entry system; an on4line retail/wholesale sales system, an **on - line marketing** system, an **on - line** inventory system, an enterprise supply chain management system, a product distribution system, a content distribution system, a television system, a phone system, an on-line financial system, a **mortgage** application system, an investing system, a stock trading system, a loan application system, a credit...

9/3,K/11 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00886047

**SYSTEM, METHOD, USES, PRODUCTS, PROGRAM PRODUCTS, AND BUSINESS METHODS FOR DISTRIBUTED INTERNET AND DISTRIBUTED NETWORK SERVICES**  
**SYSTEME, PROCEDE, UTILISATIONS, PRODUITS, PRODUITS PROGRAMMES ET PROCEDES COMMERCIAUX POUR INTERNET REPARTI ET SERVICES DE RESEAU REPARTIS**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200219063 A2 20020307 (WO 0219063)

Application: WO 2001US27522 20010904 (PCT/WO US0127522)

Priority Application: US 2000229685 20000901; US 2000236864 20000929; US

2000237179 20001002; US 2000254377 20001208; US 2001262288 20010117  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 139605

Main International Patent Class: **G06F**  
Fulltext Availability:  
Claims

Claim

... wherein the source node includes an enterprise information system  
having at least one of an **on - line** retail/wholesale sales, **marketing**  
, and inventory system, an enterprise supply chain management systems, a  
product and/or content distribution...method of claim 504, wherein the  
EIS comprises one or more of the following: an **on - line** customer order  
entry system; an **on - line** retail/wholesale sales system, an **on - line**  
**marketing** system, an **on - line** inventory system, an enterprise  
supply chain management 1 0 system, a product distribution system, a  
content distribution system, a television system, a phone system, an  
on-line financial system, a **mortgage** application system, an investing  
system, a stock trading system, a loan application system, a credit...  
according to claim 625, wherein the enterprise information system  
includes at least one of an **on - line** customer order entry system; an  
**on - line** retail/wholesale sales system, an **on - line marketing**  
system, an **on - line** inventory system, an enterprise supply chain  
management system, a product distribution system, a content distribution  
system, a television system, a phone system, an on-line financial system,  
a **mortgage** application system, an  
321  
investing system, a stock trading system, a loan application system, a...  
method of claim 2, wherein the EIS comprises one or more of the  
following: an **on - line** customer order entry system; an **on - line**  
retail/wholesale sales system, an **on - line 5 marketing** system, an  
**on - line** inventory system, an enterprise supply chain management  
system, a product distribution system, a content distribution system, a  
television system, a phone system, an on-line financial system, a  
**mortgage** application system, an investing system, a stock trading  
system, a loan application system, a credit...according to claim 27,  
wherein the enterprise information system includes at least one of an **on**  
**- line** customer order entry system; an **on - line** retail/wholesale  
sales system, an **on - line marketing** system, an **on - line** inventory  
system, an enterprise supply chain management system, a product  
distribution system, a content distribution system, a television system,  
a phone system, an on-line financial system, a **mortgage**  
412  
application system, an investing system, a stock trading system, a loan  
application system, a...

9/3,K/12 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00883021 \*\*Image available\*\*  
**MARKETING SYSTEMS AND METHODS**  
**SYSTEMES ET PROCEDES DE COMMERCIALISATION**  
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CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

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CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217157 A2 20020228 (WO 0217157)

Application: WO 2001CA1191 20010822 (PCT/WO CA0101191)

Priority Application: US 2000227150 20000822; US 2000229626 20000831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17159

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... service; and simultaneous or prior purchase of qualifying good(s) or  
service(s).

9 An **automated marketing** system according to claim 1, wherein the  
award is expressed in an award currency selected from the group  
consisting of. points, gift cards, gift certificates, instant prizes,  
custom coupons, merchandise, **credit** ; **services** ; benefits; and cash.

10 An automated marketing system according to claim 1, wherein the user  
...

9/3,K/13 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00835837 \*\*Image available\*\*

**METHOD AND SYSTEM FOR CONDUCTING INTERACTIVE BUSINESS PROCESSES AND  
COMMUNICATIONS**

**PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER DES TRANSACTIONS ET DES  
COMMUNICATIONS COMMERCIALES INTERACTIVES**

Patent Applicant/Assignee:

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'  
SHAO Weiguang, 2039 Knapp Avenue E-1, St. Paul, MN 55108, US,

Legal Representative:

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Street, Minneapolis, MN 55402-1498, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169485 A1 20010920 (WO 0169485)

Application: WO 2001US4770 20010214 (PCT/WO US0104770)

Priority Application: US 2000189104 20000314; US 2000649830 20000829

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19138

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 5,978,768, issued to McGovern et al., describes a method for allowing  
companies to **advertise** job openings on the **Internet** and job seekers  
to respond and send resumes through the Internet.

U.S. Patent No...

9/3,K/14 (Item 11 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00831618 \*\*Image available\*\*

**INFLATABLE STRUCTURE FOR SUPPORTING AN ARTICLE OF MANUFACTURE**

**STRUCTURE GONFLABLE DE SUPPORT D'UN ARTICLE DE FABRICATION**

Patent Applicant/Assignee:

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Clearwater, FL 33755, US, US (Residence), US (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor:

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LUU Kenneth V, 1212 Annamarie Way, Tracy, CA 95376, US, US (Residence),  
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200165167 A1 20010907 (WO 0165167)

Application: WO 2001US6787 20010301 (PCT/WO US0106787)

Priority Application: US 2000519494 20000302; US 2000648893 20000825; US  
2000680994 20001006

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6568

International Patent Class: **G06F-001/16**  
Fulltext Availability:  
Detailed Description

Detailed Description

... wrist rest The inflatable structure is able to provide support for a variety of different **articles** of **manufacture** , which may be referred to simply as Articles. Articles that are covered by the scope...

...a foldable LED, a foldable active matrix, a data input device, an e-book, an **electronic** bulletin board, an **electronic advertisement** sign,, a computer screen, a television screen and other electronic **articles** of **manufacture** . The inflatable structures described herein may be used to provide support for other non-rigid, semi-rigid and partially rigid **articles** of **manufacture** , as will be apparent to those skilled in the art  
Figure 1A shows an embodiment...

**9/3,K/15** (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT**  
**PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Main International Patent Class: **G06F-017/16**  
Fulltext Availability:  
Detailed Description

Detailed Description

... no placeholder.



Further, SET orily handles the message types directly related to authorizing and capturing **credit** card transactions and adjustments to these authorizations or captures. In a typIcal POS terininal in...

9/3,K/16 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

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Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... compares the current level of service, sensed in step 4706, with the minimum level of **service**, determined in step 4704, to determine where the current level of service is in relation...

9/3,K/17 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00794331 \*\*Image available\*\*

**A SYSTEM AND METHOD FACILITATING MORTGAGE BANKING AND RELATED REAL ESTATE SERVICES**

**SYSTEME ET PROCEDE D'OPERATIONS BANCAIRES HYPOTHECAIRES ET SERVICES IMMOBILIERS ASSOCIES**

Patent Applicant/Inventor:

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(Residence), SY (Nationality)

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Legal Representative:

STEWART David L (et al) (agent), McDermott, Will & Emery, 600 13th Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200127832 A1 20010419 (WO 0127832)

Application: WO 2000US27599 20001006 (PCT/WO US0027599)

Priority Application: US 99158143 19991008

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9203

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of income can be broken down into four different groups: real estate sales category 502, **mortgage** and finance category 516, secondary real estate related service category 544, and secondary nonreal estate...

...504, commission for the referral of the seller of the purchased property to on-line **mortgage** service national relocation database 506, referral from a nation wide relocation service 508, referral from the **on - line mortgage** service direct consumer **marketing** database 510, referral from the **on - line mortgage** service's vendor database 512, and the future sale of the current purchased property 514...

...national relocation database 536, referral from a nation wide relocation service 538, referral from the **on - line mortgage** service direct consumer **marketing** database 540, and referral from the on-line **mortgage** services vendor database 542.

The secondary real estate related services category 544 includes title 546...

...as the popularity of the system grows, thus the Realtor can assist in the joint **marketing** and **advertising** of the **automated mortgage** service. The Realtor's **marketing** and advertising 616 can include placing a sign in the office window 618, place signs...

...the front desk 622, place literature and marketing materials in areas designated by the automated **mortgage** service 624, participate in automated **mortgage** service referral program 626, participate in automated **mortgage** service's recruiting mail-outs 628, participate in automated **mortgage** service recruiting events 630, place automated **mortgage** service's icon on all computer systems 632, place automated **mortgage** service's screen savers on all computer systems 634, place automated **mortgage** service's icon on all websites and webpages 636, and allow automated **mortgage** service attendance at all office events 638.

Management, supervision and quality control 640 assists in...

9/3,K/18 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00792490      \*\*Image available\*\*

**METHOD AND APPARATUS FOR INTERPROCESS MESSAGING AND ITS USE FOR  
AUTOMATICALLY GENERATING TRANSACTIONAL EMAIL**

**PROCEDE ET APPAREIL POUR MESSAGERIE INTERPROCESSUS ET LEUR UTILISATION POUR  
LA PRODUCTION AUTOMATIQUE DE COURRIER ELECTRONIQUE TRANSACTIONNEL**

Patent Applicant/Assignee:

KANA COMMUNICATIONS INC, 740 Bay Road, Redwood City, CA 94063, US, US  
(Residence), US (Nationality)

Inventor(s):

KASRAWI Nawwar, 2034 San Luis Avenue, #4, Mountain View, CA 94043, US,  
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AMBROSE Craig M, 14471 Springer Ave., Saratoga, CA 95070, US,  
PHELPS William R, 244 Leland Ave., Menlo Park, CA 94025, US,

Legal Representative:

JOHANSEN Dag (agent), Stattler Johansen & Adeli LLP, P.O. Box 51860, Palo  
Alto, CA 94303-0728, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200126004 A2-A3 20010412 (WO 0126004)

Application: WO 2000US27422 20001004 (PCT/WO US0027422)

Priority Application: US 99411666 19991004

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6979

Main International Patent Class: **G06F-017/60**

International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... 0 BACKGROUND OF THE INVENTION

The Internet has become a vast commercial marketplace. For example,

**Internet** users may buy and **sell** financial instruments such as stocks  
and bonds, buy clothing, refinance a **mortgage**, or purchase and download  
commercial software.

The Internet based transactions usually occur between a consumer...

**9/3,K/19      (Item 16 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts.reserv.

00784185      \*\*Image available\*\*

**A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION  
SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE  
COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE  
SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)  
Application: WO 2000US24125 20000831 (PCT/WO US0024125)  
Priority Application: US 99386717 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150532

International Patent Class: G06F-017/22 ...

Fulltext Availability:

Detailed Description

Detailed Description

... Order Entry

system;

Figure 45 illustrates a traditional organization structure including an activities component, a **credit** /collections component, a billing component, and a finance component;

Figure 46 provides an illustration of...transactions on the Web. S-HTTP has gained a small level of acceptance among merchants **selling** products on the **Internet** as a way to conduct financial transactions (using credit card numbers, passing sensitive information) without...

9/3,K/20 (Item 17 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00784131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800, 2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116723 A2-A3 20010308 (WO 0116723)  
Application: WO 2000US24083 20000831 (PCT/WO US0024083)  
Priority Application: US 99386238 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM  
EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150940

Main International Patent Class: **G06F-009/44**

International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... horizontal organization model;

Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...Web documents so as to gain more control over document structure. To this end, leading **Internet** developers devised Extensible Markup Language (XML), a watered-down version of SGML that reduces its... transactions on the Web. S-HTTP has gained a small level of acceptance among merchants **selling** products on the **Internet** as a way to conduct financial transactions (using credit card numbers, passing sensitive information) without...

9/3,K/21 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784124

**SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150733

Main International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... Order Entry

system;

Figure 45 illustrates a traditional organization structure including an activities component, a.

• **credit** /collections component, a billing component, and a finance component;  
Figure 46 provides an illustration of...  
...horizontal organization model;  
Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...transactions on the Web. S-HTTP has gained a small level of acceptance among merchants **selling** products on the **Internet** as a way to conduct financial transactions (using credit card numbers, passing sensitive information) without...

9/3,K/22 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00783267 \*\*Image available\*\*

**A COMPUTER BASED FRACTIONAL AUCTIONING SYSTEM**

**SYSTEME DE VENTE AUX ENCHERES INFORMATIQUE PAR FRACTIONS**

Patent Applicant/Assignee:

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Inventor(s):

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HAN Hye-Shik Benji, 21042 E. Arrow Hwy #188, Covina, CA 91724, US,

Legal Representative:

BERESKIN [entity:amp] PARR (agent), 40 King Street West, 40th Floor,  
Toronto, Ontario M5H 3Y2, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116815 A2 20010308 (WO 0116815)

Application: WO 2000CA993 20000830 (PCT/WO CA0000993)

Priority Application: US 99386271 19990831; US 2000498389 20000203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8891

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... an airline or vacation

package;

e) commercial airtime be it on television, radio or the **Internet** ;

f) **advertising** space in traditional print media as well as television or the Internet; and

g) **mortgages** , i.e. a bidder may bid on a portion of a **mortgage** pool, or a very large **mortgage** for a major development.

Similarly, a buyer looking for a quantity of a any product...

9/3,K/23 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00773236      \*\*Image available\*\*

**METHODS AND ARTICLES OF MANUFACTURE FOR INTERFACING, ADVERTISING AND NAVIGATING WITH INTERNET TELEVISION**  
**PROCEDES ET ARTICLES FABRIQUES D'INTERFACAGE ENTRE INTERNET ET DES DISPOSITIFS TELEVISUELS, ET DE PUBLICITE ET D'EXPLORATION SUR CES DISPOSITIFS**

Patent Applicant/Assignee:

SET-TOP COM, Suite A, 620 Island Avenue, San Diego, CA 92101, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

CHING Jamison K, 7194 Schilling Avenue #73, San Diego, CA 92126, US, US  
(Residence), US (Nationality), (Designated only for: US )

ROMERO Thomas P, 5034 Baxter Street, San Diego, CA 92117, US, US  
(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

DORTENZO Megan D, Steptoe & Johnson, P.O. Box 2190, Clarksburg, WV  
26302-2190, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200106773 A1 20010125 (WO 0106773)

Application: WO 2000US40353 20000711 (PCT/WO US0040353)

Priority Application: US 99354979 19990716; US 99456632 19991208

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8577

**METHODS AND ARTICLES OF MANUFACTURE FOR INTERFACING, ADVERTISING AND NAVIGATING WITH INTERNET TELEVISION**

International Patent Class: G06F-003/00 ...

... G06F-013/00

Fulltext Availability:

Detailed Description

Detailed Description

... and Abbreviations " appearing at the beginning of each  
regular issue of the PCT Gazette.

**METHODS AND ARTICLES OF MANUFACTURE FOR INTERFACING,  
ADVERTISING AND NAVIGATING WITH INTERNET TELEVISION**

This application claims the benefit of priority to U.S. Serial Number  
09/565...

9/3,K/24      (Item 21 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)  
Application: WO 2000US14420 20000525 (PCT/WO US0014420)  
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60 ...

... G06F-009/44

Fulltext Availability:

Detailed Description

Detailed Description

... the components of the area. See operation 31a of Figure 1B Also,  
listings of all **services** provided by vendors that correspond to the  
components of that area of the framework are...Fault Management to  
define, diagnose, and correct the fault. Although it may be possible to  
**automate** this process, human intervention may be required to perform at  
least some of these management...

9/3,K/25 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761430 \*\*Image available\*\*

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION  
CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE  
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE  
EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,  
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2-A3 20001207 (WO 0073956)  
Application: WO 2000US14406 20000524 (PCT/WO US0014406)  
Priority Application: US 99321274 19990527



Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ (utility model) CZ DE (utility model) DE DK (utility  
model) DK DM DZ EE (utility model) EE ES FI (utility model) FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
(utility model) SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149024

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... with one embodiment of the present invention; Figure 27 is a flowchart illustrating the security **services** in accordance with one embodiment of the present invention; Figure 28 is a flowchart illustrating...trading partners over the Internet.

SellerProduct1 - An application designed to support advanced business-to-business **selling** over the **Internet**. SellerProduct1 allows for the enforcement of trading partner agreements and business rules. SellerProduct1 provides the...

**9/3,K/26 (Item 23 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00761424

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY**  
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)  
Application: WO 2000US14458 20000524 (PCT/WO US0014458)  
Priority Application: US 99321360 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 149456

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... These  
applets may include interfaces to payment processing, security  
services, customer profile services and database **services** .

The Java Wallet family consists of the following components.  
Java Commerce Business (JCC) - a client...trading partners  
over the Internet.

SellerProduct1 - An application designed to  
support advanced business-to-business **selling** over the  
**Internet** . SellerProduct1 allows for the enforcement of trading  
partner agreements and business rules. SellerProduct1  
provides the...

...Search capabilities, including hierarchical  
menus, parametric searches by attribute, and simple  
keyword searches.

BillerProduct1 - An **Internet** bill presentment  
and payment (IBPP) solution, particularly for the banking and  
telecommunications industries.

TradingProduct I...

**9/3,K/27** (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING  
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF  
TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES  
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE  
TECHNOLOGIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)  
Application: WO 2000US14457 20000524 (PCT/WO US0014457)  
Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150133

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... trading partners

over the Internet.

SellerProduct1 - An application designed to

support advanced business-to-business **selling** over the

**Internet**. SellerProduct1 allows for the enforcement of trading

partner agreements and business rules. SellerProduct1

provides the...

...eligibility. SellerProduct1

includes search features, management tools, and order

management (including tax, shipping, and payment **services**.)

BuyerProduct1 -An Internet- based

corporate procurement application that automates order and

delivery, supports complex trading...Business1com, digitalcity.com,

tile.net, arn.net, worldpages.com.

29

A software application that provides **online** chatting

capabilities, directory services for user profiles, and personalized

news.

Client3 Browser A browser based...

9/3,K/28 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00739251 \*\*Image available\*\*

**METHOD FOR MARKETING AND SELLING THAT MAY CONTAIN A MEMBERSHIP BUYING  
OPPORTUNITY**

**PROCEDE DE COMMERCIALISATION ET DE VENTE POUVANT INCLURE UN GROUPEMENT  
D'ACHATS EN COMMUN**

Patent Applicant/Assignee:

AMWAY CORPORATION, 7575 Fulton Street East, Ada, MI 49355-0001, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ARGANBRIGHT Daniel A, 955' Diamond, N.E., Grand Rapids, MI 49503, US, US

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BAMBOROUGH Dave, 1786 Middleground Drive, S.E., Kentwood, MI 49546, US,

US (Residence), US (Nationality), (Designated only for: US)

BANCINO Randy S, 17011 Shaner Avenue, N.E., Rockford, MI 49341, US, US

(Residence), US (Nationality), (Designated only for: US)

BLODGETT James G, 5446 Discovery Drive, S.E., Kentwood, MI 49508, US, US

(Residence), US (Nationality), (Designated only for: US)

DANGL William, 1855 Laraway Lane, Grand Rapids, MI 49546, US, US

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HORDER-KOOP Robin, 8099 Wilderness Trail, N.E., Ada, MI 49301, US, US

(Residence), US (Nationality), (Designated only for: US)

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(Residence), CA (Nationality), (Designated only for: US)

MCDONALD Kenneth J, 9171 Conservancy, Ada, MI 49301, US, US (Residence),

US (Nationality), (Designated only for: US)  
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(Residence), US (Nationality), (Designated only for: US)  
SAVAGE Kelly K, 4188 104th Street, S.W., Byron Center, MI 49315, US, US  
(Residence), US (Nationality), (Designated only for: US)  
VISSER Steven R, 2157 Okemos, S.E., Grand Rapids, MI 49506, US, US  
(Residence), US (Nationality), (Designated only for: US)  
ZEVALKINK Claire, 2900 Pioneer Club Road, S.E., Grand Rapids, MI 49506,  
US, US (Residence), US (Nationality), (Designated only for: US)  
Legal Representative:  
KATZ James L (agent), Brinks Hofer Gilson & Lione, NBC Tower, Suite 3600,  
455 North Cityfront Plaza Drive, Chicago, IL 60611-5599, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200052617 A1 20000908 (WO 0052617)  
Application: WO 2000US5073 20000229 (PCT/WO US0005073)  
Priority Application: US 99122385 19990302; US 99126493 19990325; US  
2000515861 20000229  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 44003

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... SEARCHED

Electronic data bases consulted (Name of data base and where practicable  
terms used):

WEST, **INTERNET**, DIALOG

SEARCH TERMS: MULTI-LEVEL **MARKETING**, NETWORK MARKETING, DIFFERENT  
MEMBERSHIP,

DIFFERENT PRICE, COMPENSATION, BONUS, DISCOUNT,

Form PCT/ISA/210 (extra sheet...)

**9/3,K/29 (Item 26 from file: 349)**

DIALOG(R) File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00418748 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION  
DE DROITS ELECTRONIQUES**

Patent Applicant/Assignee:

INTERTRUST TECHNOLOGIES CORP,

Inventor(s):

GINTER Karl L,

SHEAR Victor H,

SIBERT W Olin,

SPAHN Francis J,

VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305

Application: WO 97US15243 19970829 (PCT/WO US9715243)

Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 195626

Main International Patent Class: **G06F-001/00**

Fulltext Availability:

Detailed Description

Detailed Description

... installation nonvolatile  
memory (if available).

support trusted chain of handling capabilities for  
pathways of distributed **electronic** information  
and/or for content usage related information. Such  
chains may extend, for example, from...in the form of portable electronic  
appliances, including cards that can be employed as  
secure **credit**, banking, and/or money cards. A  
feature of the present invention is the use of...

?

10/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTEE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... Next, in operation 5601, a plurality of items for purchase are  
displayed, from which the **customer** is allowed to **select** multiple,  
similar items, Le. products or services to compare in operation 5602.  
Then, after a...no placeholder.

Further, SET orily handles the message types directly related to  
authorizing and capturing **credit** card transactions and adjustments to  
these authorizations or captures. In a typical POS terininal in...

10/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

'HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400  
Page Mill Road, Palo Alto, CA 94304, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200139028 A2 20010531 (WO 0139028)  
Application: WO 2000US32308 20001122 (PCT/WO US0032308)  
Priority Application: US 99444773 19991122; US 99444798 19991122  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 170977

Fulltext Availability:  
Detailed Description

#### Detailed Description

... Healing Rings (SHR) and the routing of point-to-point demand in  
accordance with projected **customer** demand over a **selected**  
multi-period time interval.

SONET is both a standard and a set of specifications for...compares the  
current level of service, sensed in step 4706, with the minimum level of  
**service** , determined in step 4704, to determine where the current level  
of service is in relation...

10/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH  
COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION  
MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES  
D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

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2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116723 A2-A3 20010308 (WO 0116723)

Application: WO 2000US24083 20000831 (PCT/WO US0024083)

Priority Application: US 99386238 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM  
EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150940

Fulltext Availability:  
Detailed Description

#### Detailed Description

... whether to use Netcentric technology; Figure 8 is a chart that can be utilized to **determine** whether to use Client Server technology; Figure 9 is a chart that can be utilized...horizontal organization model; Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...

10/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150733

Fulltext Availability:  
Detailed Description

#### Detailed Description

... obtained and the requests in the message are sorted and placed in a specific order **determined** from the sorting rules and/or the sort weights. The sorted requests are hatched into...Order Entry system; Figure 45 illustrates a traditional organization structure including an activities component, a.

**credit** /collections component, a billing component, and a finance component;

Figure 46 provides an illustration of...

...horizontal organization model;



Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...

10/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)  
Application: WO 2000US14420 20000525 (PCT/WO US0014420)  
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Fulltext Availability:

Detailed Description

**Detailed Description**

... the components of the area. See operation 31a of Figure 1B Also,  
listings of all **services** provided by vendors that correspond to the  
components of that area of the framework are...see Error! Bookmark not  
defined.)

**Product Considerations**

a) Does the component require significant customization?

When **selecting** components, it is important to get as close a **match** as  
possible to the functionality that is required.

b) Will the vendor guarantee required./unctional...

11/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00805499 \*\*Image available\*\*

**METHOD FOR PROVIDING ON-LINE BROKERAGE SERVICES TO INSTITUTIONS**  
**PROCEDE POUR OFFRIR DES SERVICES DE COURTAGE EN LIGNE AUX INSTITUTIONS**

Patent Applicant/Assignee:

BLUESTONE CAPITAL PARTNERS L P, 59 Maiden Lane, New York, NY 10038, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

MUSTAFA Kamal, 7 Wildwood Drive, North Caldwell, NJ 07006, US, US  
(Residence), US (Nationality), (Designated only for: US)  
HILL Jeremy, 853 Seventh Avenue, Apt. 6E, New York, NY 10019, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KAPPEL Cary S (agent), Davidson, Davidson & Kappel, LLC, 15th Floor, 1140  
Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139094 A1 20010531 (WO 0139094)  
Application: WO 2000US41767 20001102 (PCT/WO US0041767)  
Priority Application: US 99164178 19991109; US 2000487438 20000119

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3990

Fulltext Availability:

Detailed Description

Detailed Description

... brokerage services described above, many fin-ns,  
such SCHWAB.COM, E\*TRADE, TRADE.COM and MERRILL LYNCH  
permit individual investors to buy and sell U.S. stocks or bonds on -  
line , for  
example over the Internet. The orders are placed using an HTML graphic  
interface at...

11/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00742398 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PRE-LOADING INTERNET CONTENT**  
**PROCEDE ET SYSTEME PERMETTANT DE PRECHARGER UN CONTENU INTERNET**

Patent Applicant/Assignee:

NETPLIANCE INC, 7600 A N. Capitol of Texas Highway, Austin, TX 78731, US,  
US (Residence), US (Nationality)

Inventor(s):

WERNER Jon H, 10408 Yucca Drive, Austin, TX 78759, US  
WILLEBEEK-LEMAIR Marc, 12345 Alameda Trace Circle #322, Austin, TX 78727,  
US

HOPPER Gregory S, 812 Thatcher Way, Raleigh, NC 27615, US  
PERMEZEL Damon A, 2604 Great Oaks Parkway, Austin, TX 78756, US  
STEPHENS James H, 2312 Matador Circle, Austin, TX 78746, US  
WILLIAMS Edward, 10907 Cobblestone Drive, Austin, TX 78750, US

Legal Representative:

LIVINGSTON Ann C, Baker Botts L.L.P., 2001 Ross Avenue, Dallas, TX  
75201-2980, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055769 A2 20000921 (WO 0055769)  
Application: WO 2000US6965 20000315 (PCT/WO US0006965)  
Priority Application: US 99268410 19990315

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Publication Language: English

Filing Language: English

Fulltext Word Count: 9211

Fulltext Availability:

Claims

Claim

... BestFares

FIG. 3A Finance 1 9 Switchboard Web  
06 eSchawb Research & References 35 Browse  
07 **Merrill Lynch** 20 BigBook 36 Search  
08 eTrade 21 Farmer's Almanac  
Health & Fitness 22 National Geographic...

...the address book.

Are there names and EMAIL addresses that you FIG. 4  
136-@@ USER **ON** - **LINE** 140  
DATABASE USER LIST  
142-,  
. **ADVERTISING** BYPASS 10  
ENGINE  
CHANNEL  
144 SINGLE TOPIC  
PRESENTATION U ft, CLIENT  
CONTENT SELECTION ENGINE 132...

**11/3,K/3 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00742364 \*\*Image available\*\*

**METHOD AND SYSTEM FOR ESTABLISHING AN INTERNET INTERFACE**

**PROCEDE ET SYSTEME PERMETTANT D'ETABLIR UNE INTERFACE AVEC INTERNET**

Patent Applicant/Assignee:

NETPLIANCE INC, 7600-A N. Capitol of Texas Highway, Austin, TX 78731, US,  
US (Residence), US (Nationality)

Inventor(s):

WERNER Jon H, 10408 Yucca Drive, Austin, TX 78759, US,  
WILLEBEEK-LEMAIR Marc, Apartment #322, 12345 Alameda Trace Circle,  
Austin, TX 78727, US,  
STEPHENS James H, 2312 Matador Circle, Austin, TX 78746, US,  
KALINOSKI Kenneth A, 4687 Rockcliff Road, Austin, TX 78746, US,

Legal Representative:

LIVINGSTON Ann C (agent), Baker Botts L.L.P., 2001 Ross Avenue, Dallas,  
TX 75201-2980, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055730 A1 20000921 (WO 0055730)  
Application: WO 2000US6964 20000315 (PCT/WO US0006964)  
Priority Application: US 99268411 19990315

Designated States: AE AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA  
CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH

GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 10000

Fulltext Availability:  
Claims

Claim

... 34 BestFares  
FIG. 3A Finance 19 Switchboard Web  
06 eSchawb Research & References 35 Browse  
07 **Merrill Lynch** 20 BigBook 36 Search  
08 eTrade 21 Farmer's Almanac  
Health & Fitness 22 National Geographic...

...book.

Are there names and EMAIL addresses that you FIG. 4  
1 3 6 USER **ON - LINE** 140  
DATABASE USER LIST  
142-,  
. **ADVERTISING** BYPASS 10  
ENGINE  
CHANNEL  
144 SINGLE TOPIC  
PRESENTATION U 61 CLIENT  
CONTENT SELECTION ENGINE 132...

11/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00742363 \*\*Image available\*\*

**DEDICATED INTERNET ACCESS DEVICE AND METHOD FOR USE**  
**DISPOSITIF D'ACCES A INTERNET DEDIE ET SON PROCEDE D'UTILISATION**

Patent Applicant/Assignee:

NETPLIANCE INC, 7600 A N. Capitol of Texas Highway, Austin, TX 78731, US,  
US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

LIVINGSTON Ann C, Baker Botts L.L.P., 2001 Ross Avenue, Dallas, TX  
75201-2980, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055729 A1 20000921 (WO 0055729)  
Application: WO 2000US6956 20000315 (PCT/WO US0006956)  
Priority Application: US 99268121 19990315

Designated States: AE AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA  
CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 10266

File 344:Chinese Patents Abs Aug 1985-2003/Apr  
 (c) 2003 European Patent Office  
 File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)  
 (c) 2003 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375  
 (c) 2003 Thomson Derwent  
 ?ds

Set	Items	Description
S1	6693	(MARKETING OR SELL OR SELLING OR ADVERTIS?) (5N) (INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC? OR AUTOMATE? OR WWW OR WORLD()WIDE()WEB OR WORLDWIDWEB)
S2	849	MORTGAGE? OR CREDIT() (OPTION OR OPTIONS OR SERVICE?) OR ZERO()DOWN()PAYMENT? OR ARTICLES(1W)MANUFACTURE?
S3	5039	(TARGET OR SELECT?) (3N) (MARKET? OR CUSTOMER? OR CLIENT?)
S4	315	S3(5N) (DETERMIN? OR MATCH? OR COMPAR? OR IDENTIF? OR ASSES? OR EVALUAT?)
S5	2066	AU=(MINOT, H? OR MINOT H? OR ANDERSON, C? OR ANDERSON C? OR MOORE, D? OR MOORE D? OR NEAT, S? OR NEAT S? OR YOUNG, M? OR YOUNG M? OR BRENT, C? OR BRENT C? OR PEACOCK, T? OR PEACOCK T? OR WAGNER, E? OR WAGNER E? OR HARGROVE, B?)
S6	0	AU=(HARGROVE B? OR LIUM, J? OR LIUM J?)
S7	0	MERRILL()LYNCH?
S8	3	S1 AND S2
S9	18	S1 AND S4
S10	18	S9 NOT S8
S11	17	S10 AND IC=G06F
S12	2	S2 AND S4
S13	2	S12 NOT (S8 OR S11)
S14	2	(S5 OR S6) AND S1

8/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015067704 \*\*Image available\*\*  
WPI Acc No: 2003-128220/200312  
XRPX Acc No: N03-101815

Internet -based financial product marketing method involves  
determining whether customer is qualified to receive offer of financial  
product in response to retrieved customer identity data

Patent Assignee: CORO L (CORO-I); TAYLOR J W (TAYL-I)

Inventor: CORO L; TAYLOR J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147669	A1	20021010	US 2001262960	P	20010119	200312 B
			US 2001872447	A	20010601	

Priority Applications (No Type Date): US 2001262960 P 20010119; US  
2001872447 A 20010601

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020147669	A1	14	G06F-017/60	Provisional application	US 2001262960

Abstract (Basic): US 20020147669 A1

NOVELTY - The data related to customer identity information received through network, is retrieved. A financial product is offered to customer, in real-time if the customer is determined to be qualified for receiving a product offer, in response to retrieved data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for customer financial product marketing system.

USE - For marketing financial product/services such as credit card, overdraft product, mortgage, mortgage refinancing, tax grievance, auto loan, student loan, personal loan, insurance, home equity loan, credit line extension or margin lending product for purchase of stocks or bonds, business loan, business credit card, benefits package, escrow account and payroll account to customer through Internet.

ADVANTAGE - As the customer qualification determination for product offer is performed in real-time the product can be marketed to qualified customer in real-time while the customer is conducting a transaction over network, thereby achieving elimination of the back-end process required to re-check the customer's credit data before offer approval and enabling the immediate use of the offered financial product by the customer if the customer decides to accept the offer.

DESCRIPTION OF DRAWING(S) - The figure shows a high level flow diagram of the on-line customer financial product offering method.

pp; 14 DwgNo 3/3

Title Terms: BASED; FINANCIAL; PRODUCT; MARKET; METHOD; DETERMINE; CUSTOMER  
; QUALIFY; RECEIVE; OFFER; FINANCIAL; PRODUCT; RESPOND; RETRIEVAL;  
CUSTOMER; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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014584374 \*\*Image available\*\*  
WPI Acc No: 2002-405078/200243

Related WPI Acc No: 2002-339691; 2002-339706; 2002-415594; 2003-419359;  
2003-532027; 2003-555989; 2003-556976; 2003-597561; 2003-662274;  
2003-662762; 2003-669877; 2003-745431

• XRX Acc No: N02-317991

Component distribution server system for enterprise information system,  
changes asset layers functioning on target computers to form transformed  
asset to provide specific information to respective target computers

Patent Assignee: INT INTERACTIVE COMMERCE LTD (ITIN-N); CHEN S (CHEN-I);

PACE C P (PACE-I); PIZZORNI P R (PIZZ-I); DEFOREST D S (DEFO-I)

Inventor: CHEN S; PACE C P; PIZZORNI P R; DEFOREST D S; PACE C; RUBIN W B

Number of Countries: 097 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200227426	A2	20020404	WO 2001US27289	A	20010831	200243 B
AU 200188644	A	20020408	AU 200188644	A	20010831	200252
US 20030037173	A1	20030220	US 2000229685	P	20000901	200316
			US 2000236864	P	20000929	
			US 2000237179	P	20001002	
			US 2000254377	P	20001208	
			US 2001262288	P	20010117	
			US 2001947161	A	20010904	
US 20030078958	A1	20030424	US 2000229685	P	20000901	200330
			US 2000236864	P	20000929	
			US 2000237179	P	20001002	
			US 2000254377	P	20001208	
			US 2001262288	P	20010117	
			US 2001947141	A	20010904	

Priority Applications (No Type Date): US 2000229685 P 20000901; WO  
2001US27232 A 20010831; WO 2001US27522 A 20010904; WO 2001US27162 A  
20010831

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200227426 A2 E 336 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200188644 A G06F-000/00 Based on patent WO 200227426

US 20030037173 A1 G06F-015/163 Provisional application US 2000229685

Provisional application US 2000236864

Provisional application US 2000237179

Provisional application US 2000254377

Provisional application US 2001262288

US 20030078958 A1 G06F-015/16 Provisional application US 2000229685

Provisional application US 2000236864

Provisional application US 2000237179

Provisional application US 2000254377

Provisional application US 2001262288

Abstract (Basic): WO 200227426 A2

NOVELTY - A package specification process receives a package  
containing assets and asset layers, which is a sub-part of EIS. An  
adapter process translates a logic/data layer (210) and an extended  
environment layer (220) to function on target base environment (250) of  
a target computer. A target process along with adapter process changes  
the asset layers to produce transformed asset to provide specific data  
to the respective target computers.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the  
following:

(a) Computer server for component distribution;

(b) Computer server connected to network;

(c) Recorded medium storing distribution program

USE - For enterprise information system (EIS) used for on-line

customer order entry, on-line ticket sales, **on - line** retail/wholesale sales, **marketing** and inventory systems, enterprise supply chain management system, product and/or content distribution system e.g. for television, home video, on-line financial system e.g. for **mortgage** application, investment, stock trading, loan application, credit card accounts, service providing system e.g. for medical, legal, real estate, engineering, education, distance learning, technical support, on-line human resource and payroll services, on-line banking services, airline reservation system and other business transactions over network.

ADVANTAGE - Identifies types of digital assets that are extracted from one or more EISs and according to their respective types for exporting digital asset e.g. in packages, from EIS for distribution, deployment and execution over tiers of networks.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram depicting a conceptual structure of the asset.

Logic/data layer (210)

Extended environment layer (220)

Target base environment (250)

pp; 336 DwgNo 2/33

Title Terms: COMPONENT; DISTRIBUTE; SERVE; SYSTEM; INFORMATION; SYSTEM; CHANGE; LAYER; FUNCTION; TARGET; COMPUTER; FORM; TRANSFORM; SPECIFIC; INFORMATION; RESPECTIVE; TARGET; COMPUTER

Derwent Class: M22; T01

International Patent Class (Main): G06F-000/00; G06F-015/16; G06F-015/163

International Patent Class (Additional): G06F-009/00; G06F-009/54

File Segment: CPI; EPI

8/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014148529 \*\*Image available\*\*

WPI Acc No: 2001-632748/200173

XRPX Acc No: N01-472591

**Goods selling control system for electronic commercial transaction, sends reservation transaction number to customer and performs corresponding inventory mortgage in inventory database when customer's order is decided**

Patent Assignee: MAIKARU SYSTEMS KK (MAIK-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243286	A	20010907	JP 200051409	A	20000228	200173 B

Priority Applications (No Type Date): JP 200051409 A 20000228

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001243286	A	8	G06F-017/60	

Abstract (Basic): JP 2001243286 A

NOVELTY - A web server (18) connected to a shop server through internet displays information about inventory goods inside a shop based on inventory and goods databases, to receive an order. The web server sends a reservation transaction number to a customer and the shop server performs corresponding inventory **mortgage** in inventory database when order from the customer is decided.

USE - Goods **selling** control system for **electronic** commercial transaction.

ADVANTAGE - Data is displayed effectively by maintenance of shop server's database.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of goods selling control system. (Drawing includes non-English language text).



11/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07400933 \*\*Image available\*\*  
METHOD AND DEVICE FOR DISTRIBUTING ADVERTISEMENT

PUB. NO.: 2002-269437 [JP 2002269437 A]  
PUBLISHED: September 20, 2002 (20020920)  
INVENTOR(s): HATTORI ATSUSHI  
YOMO HIDEKUNI  
WATANABE YASUHIKO  
IIDA HIDENOBU  
TAKABAYASHI SHINICHIRO  
MORII KEIKO  
NICHOGI MUTSUKO  
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD  
APPL. NO.: 2001-064493 [JP 20011064493]  
FILED: March 08, 2001 (20010308)  
INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To distribute an optimum advertisement with high public relation effect for an advertisement client.

SOLUTION: A contents distribution company A distributes the contents of programs to viewers (1), collects audiovisual information such as program rating, distinction of sex, and age through the **Internet** (2), notifies an **advertisement** client B of the program rating of the program under distribution (3), and notifies an advertisement client B that the advertisement frame of an advertisement inserted into the program is invited by auction (4). Each advertisement client B presents an amount (5). An advertisement client 3 presented the maximum amount is **determined** (6). The advertisement contents **selected** by the advertisement **client** 3 is sent to the contents distribution company A (7). The contents distribution company A inserts the advertisement to the program under distribution to distribute the advertisement to the viewers C.

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11/5/2 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015359407 \*\*Image available\*\*  
WPI Acc No: 2003-420345/200339  
Related WPI Acc No: 2003-420344; 2003-420358  
XRPX Acc No: N03-335721

**Electronic transaction system** determines value of item selected by customer , based on item description information entered in question form

Patent Assignee: KOCHER R W (KOCH-I)

Inventor: KOCHER R W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030061119	A1	20030327	US 99426712	A	19991026	200339 B
			US 2002274485	A	20021021	

Priority Applications (No Type Date): US 99426712 A 19991026; US 2002274485 A 20021021

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030061119	A1	16	G06F-017/60	Div ex application US 99426712

Abstract (Basic): US 20030061119 A1

NOVELTY - A host computer generates and transmits an question form about description of an item to be transacted, to a customer terminal (1). A value determination website (8) **determines** value of an item **selected** by the **customer**, based on the item description information entered in the question form.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) electronic value determination expert system;
- (2) electronic value determination expert system usage method;
- (3) pawn price determination method;
- (4) electronic transaction financial credit system;
- (5) electronic transaction financial credit system usage method;

and

- (6) pawn brokerage service provision system.

USE - For enabling pawning, **selling** and buying over **Internet**.

ADVANTAGE - Improves pawn brokering significantly. Reduces reliance on credit cards and bankruptcy.

DESCRIPTION OF DRAWING(S) - The figure shows the electronic transaction system.

customer terminal (1)

value determination website (8)

pp; 16 DwgNo 1/6

Title Terms: ELECTRONIC; TRANSACTION; SYSTEM; DETERMINE; VALUE; ITEM; SELECT; CUSTOMER; BASED; ITEM; DESCRIBE; INFORMATION; ENTER; QUESTION; FORM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/3 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015317521 \*\*Image available\*\*

WPI Acc No: 2003-378456/200336

Method for marketing advertisement contents over internet

Patent Assignee: FREE114.COM (FREE-N)

Inventor: BAE S U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003002106	A	20030108	KR 200138847	A	20010630	200336 B

Priority Applications (No Type Date): KR 200138847 A 20010630

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003002106	A	1	G06F-017/60	

Abstract (Basic): KR 2003002106 A

NOVELTY - An advertisement contents marketing method is provided to link or port advertisements to web sites according to an advertisement marketing request from a client so that it can advertise a commodity or a company image simultaneously at a plurality of web sites.

DETAILED DESCRIPTION - The method comprises several steps. First, a server determines whether an advertisement request is transmitted from a client, and stores data on the client at a database if an advertisement request is transmitted(S202, S204, S206). Then the server offers some advertisement marketing schemes to the client, and **determines** which advertisement **marketing** scheme is **selected** by the **client** (S208, S210, S214, S220). The server produces advertisement contents corresponding to the selected advertisement marketing scheme, and links the advertisement contents to relevant web sites(S216, S222). Finally, the server makes the client pay the advertisement contents(S218, S224).

pp; 1 DwgNo 1/10  
Title Terms: METHOD; MARKET; ADVERTISE; CONTENT  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

11/5/4 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014976394 \*\*Image available\*\*  
WPI Acc No: 2003-036908/200303  
**Method and system for collecting advertisements and information on internet**  
Patent Assignee: KIM M K (KIMM-I); KIM S E (KIMS-I)  
Inventor: KIM M K; KIM S E  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
KR 2002054444 A 20020708 KR 200083520 A 20001228 200303 B  
Priority Applications (No Type Date): KR 200083520 A 20001228  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2002054444 A 1 G06F-017/60

Abstract (Basic): KR 2002054444 A  
NOVELTY - A method and system for collecting advertisements and information on the **Internet** is provided to transmit an **advertisement** effectively on the **Internet** .  
DETAILED DESCRIPTION - If a client connects to a server, the server performs a member certification process(S100). Data with respect to a commodity to be received by the client through a game are obtained(S110). If a commodity, which was registered by other client, is selected, it is checked whether a prescribed number is filled up(S120). If the prescribed number is filled up, a game is selected and started(S140). A mail transmission system transmits a game starting date and a game starting time to E-mail address of clients(S150). Advertisement contents are **matched** to the **client** who **selected** a corresponding commodity(S160). If the client connects to the server, a game is progressed and an advertisement is transmitted(S170). If the game is terminated, rankings of the clients are decided and a commodity receiving objected person is decided(S180). E-mail is transmitted to the person for informing a commodity receipt(S190).

pp; 1 DwgNo 1/10  
Title Terms: METHOD; SYSTEM; COLLECT; ADVERTISE; INFORMATION  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

11/5/5 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014936374 \*\*Image available\*\*  
WPI Acc No: 2002-757083/200282  
XRPX Acc No: N02-596883  
**Marketing support method using Internet involves delivering electronic mail comprising uniform resource locator assigned to different web sites, to each customer for accessing web sites**  
Patent Assignee: GS JOHO NETWORK KK (GSJO-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002318754	A	20021031	JP 2001123143	A	20010420	200282 B

Priority Applications (No Type Date): JP 2001123143 A 20010420

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002318754	A		10	G06F-013/00	

Abstract (Basic): JP 2002318754 A

NOVELTY - An e-mail comprising the uniform resource locator (URL) assigned to each web site, is delivered to each customer from a server. The utilization of the web site by the customer is **determined** using the URL which the **customer selects** for accessing a web site.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Access log analysis method; and
- (2) Access log analysis system.

USE - For **marketing** of company's products through **Internet**.

ADVANTAGE - Marketing of goods is increased effectively by using a simple technique.

DESCRIPTION OF DRAWING(S) - The figure shows the general view of marketing support system. (Drawing includes non-English language text).

pp; 10 DwgNo 2/10

Title Terms: MARKET; SUPPORT; METHOD; DELIVER; ELECTRONIC; MAIL; COMPRISE; UNIFORM; RESOURCE; LOCATE; ASSIGN; WEB; SITE; CUSTOMER; ACCESS; WEB; SITE  
Derwent Class: T01

International Patent Class (Main): **G06F-013/00**

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

**11/5/6 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014861707 \*\*Image available\*\*

WPI Acc No: 2002-682413/200273

XRPX Acc No: N02-538803

**Online goods selling method involves transmitting photographing request for acquiring goods image information in arbitrary display manner, to robot, if instructions regarding display manner selected by user is received**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: HIRANO Y; NAKAJIMA T; SHINO H; SONDA G; TANNO K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116295	A1	20020822	US 2001863254	A	20010524	200273 B
JP 2002245374	A	20020830	JP 200142637	A	20010220	200273

Priority Applications (No Type Date): JP 200142637 A 20010220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020116295	A1		35	G06F-017/60	
JP 2002245374	A		24	G06F-017/60	

Abstract (Basic): US 20020116295 A1

NOVELTY - A photographing request for acquiring goods image information according to arbitrary display manner, is transmitted to a robot (73), if instructions regarding goods arbitrary display manner selected by user, is received. The image information of goods is transmitted to user terminal (3) from robot.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Online goods purchasing method;

(2) **Online** goods **selling** program; and

(3) Computer system.

USE - For **selling** goods through **internet** .

ADVANTAGE - Provides interface for customers and enables **customers** to **select** goods as if **customer** actually went to shop and **evaluated** each article.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **online** goods **marketing** system.

User terminal (3)

Robot (73)

pp; 35 DwgNo 1/25

Title Terms: GOODS; SELL; METHOD; TRANSMIT; PHOTOGRAPH; REQUEST; ACQUIRE; GOODS; IMAGE; INFORMATION; ARBITRARY; DISPLAY; MANNER; ROBOT; INSTRUCTION ; DISPLAY; MANNER; SELECT; USER; RECEIVE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04N-007/173

File Segment: EPI

**11/5/7 (Item 6 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014835523 \*\*Image available\*\*

WPI Acc No: 2002-656229/200270

XRPX Acc No: N02-518688

**Upscale items merchandising method for online shopping, involves matching merchandise items and prospective customers in accordance with personality and interest profile criteria, to identify selective items**

Patent Assignee: DIXON N P (DIXO-I)

Inventor: DIXON N P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020099624	A1	20020725	US 2000177851	A	20000124	200270 B
			US 2001767270	A	20010122	

Priority Applications (No Type Date): US 2000177851 P 20000124; US 2001767270 A 20010122

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020099624	A1		6	G06F-017/60	Provisional application US 2000177851

Abstract (Basic): US 20020099624 A1

NOVELTY - A group of merchandise items and prospective **customers** are **selected** and **matched** in accordance with personality profile and interest profile criteria. Based on the matching, the selected items are identified to the prospective customer.

USE - For **marketing** upscale items in **online** shopping through internet.

ADVANTAGE - Provides the preselected items to prospective customers with minimum risk, thereby raises customer service.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart representing marketing upscale method.

pp; 6 DwgNo 3/3

Title Terms: ITEM; MERCHANDISE; METHOD; SHOPPING; MATCH; MERCHANDISE; ITEM; PROSPECTING; CUSTOMER; ACCORD; PERSON; INTEREST; PROFILE; CRITERIA; IDENTIFY; SELECT; ITEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**11/5/8 (Item 7 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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014607117     \*\*Image available\*\*  
WPI Acc No: 2002-427821/200246  
XRPX Acc No: N02-336394

**Method and device for marketing of property both online and in newspapers, etc. where the method of marketing is automatically determined after property details have initially been entered**

Patent Assignee: I-BROKER INFORMATION COMPETENCE GMBH (IBRO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10049788	A1	20020418	DE 1049788	A	20001009	200246 B

Priority Applications (No Type Date): DE 1049788 A 20001009

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 10049788	A1		10	G06F-017/60	

Abstract (Basic): DE 10049788 A1

NOVELTY - Method has the following steps: generation of a property object data record, with source **identification**, property data and **target identification** of a **marketing** medium on a client computer; transmission of the object record from client to server; storage of the object record on the server; and transmission of the stored data object record to the marketing medium that is identified via the target identification.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is made for a computer system and computer program for marketing of property with automatic selection of type of marketing to be used.

USE - Marketing of property in different media, such as online or in newspapers.

ADVANTAGE - Property marketing media is identified at the point of entry of the property object on the client computer, so that the data does not need to be repeatedly viewed by estate agent or office staff to determine the optimum marketing medium for a property object.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text. Figure shows a schematic view of the invention.

property data record (201)

property agent (210)

**marketing** media, **Internet** and newspapers (230, 240)

property search. (220)

pp; 10 DwgNo 2/4

Title Terms: METHOD; DEVICE; MARKET; PROPERTIES; NEWSPAPER; METHOD; MARKET; AUTOMATIC; DETERMINE; AFTER; PROPERTIES; DETAIL; INITIAL; ENTER

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): **G06F-017/30**

File Segment: EPI

11/5/9     (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014568888     \*\*Image available\*\*  
WPI Acc No: 2002-389591/200242  
XRPX Acc No: N02-305540

**Sales method using internet, involves transmitting dispatch request to distributing agent terminal based on purchase order**

Patent Assignee: KOYO ELECTRONICS IND CO LTD (KOYO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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JP 2002109267 A 20020412 JP 2000296595 A 20000928 200242 B

Priority Applications (No Type Date): JP 2000296595 A 20000928

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2002109267 A 4 G06F-017/60

Abstract (Basic): JP 2002109267 A

NOVELTY - The required quantities of goods are **selected** using a **customer** terminal. The **selected** quantities are **compared** with the stock. Based on the purchase order, a dispatch request is transmitted to a distributing agent terminal (41) and goods are dispatched by the distributing agent to the consumer.

USE - For **selling** using **internet** .

ADVANTAGE - Commercial transaction is performed efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of sales system. (Drawing includes non-English language text).

Distributing agent terminal (41)

pp; 4 DwgNo 1/2

Title Terms: SALE; METHOD; TRANSMIT; DISPATCH; REQUEST; DISTRIBUTE; AGENT; TERMINAL; BASED; PURCHASE; ORDER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/10 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014412352 \*\*Image available\*\*

WPI Acc No: 2002-233055/200229

XRPX Acc No: N02-179440

**Goods selling method through network, involves comparing target customer group and data of customers for searching goods to be marketed**

Patent Assignee: ICHINOI H (ICHI-I); UEKI C (UEKI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002049836	A	20020215	JP 2000233892	A	20000802	200229 B

Priority Applications (No Type Date): JP 2000233892 A 20000802

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2002049836 A 9 G06F-017/60

Abstract (Basic): JP 2002049836 A

NOVELTY - Advertisement data containing goods to be marketed and target customer group, is acquired from several advertisement request persons (3). The goods to be marketed to each customer is searched by **comparing** the **target customer** group and **customer** data acquired from several customers (2).

USE - For **selling** of goods through **internet** .

ADVANTAGE - By comparing the customer group targeted by the advertisement request person and the data of customer, the goods can be marketed only to the customer targeted by the advertisement request person, hence high advertisement effect is obtained efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory view for selling of goods over network. (Drawing includes non-English language text).

Customers (2)

Advertisement request persons (3)

pp; 9 DwgNo 1/7

Title Terms: GOODS; SELL; METHOD; THROUGH; NETWORK; COMPARE; TARGET; CUSTOMER; GROUP; DATA; CUSTOMER; SEARCH; GOODS

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

11/5/11 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014380066 \*\*Image available\*\*  
WPI Acc No: 2002-200769/200226  
XRPX Acc No: N02-152828

**Agency interposition type insurance selling method for life insurance, involves notifying to agency based on specified comparison of selected prospective customer information with agency information**

Patent Assignee: SUMITOMO KAIJO KASAI HOKEN KK (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002032577	A	20020131	JP 2000215563	A	20000717	200226 B

Priority Applications (No Type Date): JP 2000215563 A 20000717

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002032577	A	18	G06F-017/60	

Abstract (Basic): JP 2002032577 A

NOVELTY - Each prospective customer information and each agency information stored in a computer system are **compared**. A prospective **customer** is **selected** and is notified to a agency based on a predetermined comparison result. The agency receives the notification of selected customer and performs negotiation of insurance selling contract with the selected prospective customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for agency type insurance selling system.

USE - For selling motor insurance, life insurance, fire insurance through internet.

ADVANTAGE - An agency interposition type insurance **selling** business is performed, efficiently through **internet**. Information such as premium amount of insurance is also protected. An optimum agency is judged based on the customer attribute.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of the insurance selling system. (Drawing includes non-English language text).

pp; 18 DwgNo 1/20

Title Terms: AGENT; INTERPOSED; TYPE; INSURANCE; SELL; METHOD; LIFE; INSURANCE; NOTIFICATION; AGENT; BASED; SPECIFIED; COMPARE; SELECT; PROSPECTING; CUSTOMER; INFORMATION; AGENT; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/12 (Item 11 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014358499 \*\*Image available\*\*  
WPI Acc No: 2002-179200/200223  
XRPX Acc No: N02-136309

**Acquiring online information regarding customer preferences involves collecting and analyzing profile of, preference of and advertising effect on member and presenting analysis result to client**

Patent Assignee: ABLECLICK CORP (ABLE-N); ABLE CLICK CO (ABLE-N)

Inventor: JAEHYUK-HWANG ; HWANG J H



Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020010747	A1	20020124	US 2001907123	A	20010717	200223 B
JP 2002041645	A	20020208	JP 2000314838	A	20001016	200227
KR 2002008895	A	20020201	KR 200041793	A	20000721	200254

Priority Applications (No Type Date): KR 200041793 A 20000721

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020010747	A1		7	G06F-015/16	
JP 2002041645	A		5	G06F-017/60	
KR 2002008895	A			G06F-017/60	

Abstract (Basic): US 20020010747 A1

NOVELTY - A customer is registered as a member of an **Internet**-based **advertising** agency and his profile is collected to determine his preference. The advertising effect on the member is determined based on the determined preference. At least one of the collected profile, preference and advertising effect is analyzed and a result is prepared to be presented to an advertising client member of the advertising agency.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an **electronic** mail target **advertising** method.

USE - For **electronic** mail target **advertising** .

ADVANTAGE - **Determines** advertising **target** based on **customer 's** preference.

DESCRIPTION OF DRAWING(S) - The figure is a flow diagram when acquiring online information regarding customer preferences.

pp; 7 DwgNo 1/2

Title Terms: ACQUIRE; INFORMATION; CUSTOMER; COLLECT; PROFILE; PREFER;

ADVERTISE; EFFECT; MEMBER; PRESENT; ANALYSE; RESULT; CLIENT

Derwent Class: T01

International Patent Class (Main): **G06F-015/16 ; G06F-017/60**

International Patent Class (Additional): **G06F-015/173**

File Segment: EPI

**11/5/13 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014195213 **\*\*Image available\*\***

WPI Acc No: 2002-015910/200202

XRPX Acc No: N02-013196

**On-demand printing processor displays printing job information to advertisement providing clients for selection, and synthesizes selected printing data with advertisement data**

Patent Assignee: CANON KK (CANO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001293935	A	20011023	JP 2000114357	A	20000414	200202 B

Priority Applications (No Type Date): JP 2000114357 A 20000414

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001293935	A		18	B41J-029/38	

Abstract (Basic): JP 2001293935 A

NOVELTY - A database (107) in a server (101), stores various printing job information like printing specification, data, required advertisement charge and date of printing job from an authenticated printing request client (102). The stored information are displayed to advertisement providing **client** (103) for **selecting a matching**

- printing job. The printing and advertisement data are synthesized and output to printer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) On-demand printing processing method;
- (b) Server;
- (c) On-demand printing processing control method

USE - For on-demand printing of various information along with **advertisements** through **internet**.

ADVANTAGE - Since suitable fee is collected from advertisement providing client, cost of printing is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of on-demand printing processor. (Drawing includes non-English language text).

Server (101)  
Authenticated printing request client (102)  
Advertisement providing client (103)  
Database (107)  
pp; 18 DwgNo 1/8

Title Terms: DEMAND; PRINT; PROCESSOR; DISPLAY; PRINT; JOB; INFORMATION;

ADVERTISE; CLIENT; SELECT; SELECT; PRINT; DATA; ADVERTISE; DATA

Derwent Class: P75; T01; T04

International Patent Class (Main): B41J-029/38

International Patent Class (Additional): **G06F-003/12 ; G06F-017/60 ;**

H04N-001/00; H04N-001/387

File Segment: EPI; EngPI

**11/5/14 (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014064486 \*\*Image available\*\*

WPI Acc No: 2001-548699/200161

**Method for controlling internet auction system**

Patent Assignee: KIM Y S (KIMY-I)

Inventor: KIM Y S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001029173	A	20010406	KR 9941838	A	19990929	200161 B

Priority Applications (No Type Date): KR 9941838 A 19990929

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001029173 A 1 G06F-017/60

Abstract (Basic): KR 2001029173 A

NOVELTY - A method for controlling an internet auction system is provided to reduce distribution stage and distribution cost by **selling** at auction through the **internet**, to put a price according to quality and credit by standardizing physical distribution.

DETAILED DESCRIPTION - A client connects to a server(300) through a client computer(100)(S1). The server(300) transmits an initial screen of an internet auction system to the client computer(100)(S2). The initial screen of the internet auction system displays items for joining member, a producer section item icon and a purchaser section item icon which the **client** is able to **select**. The server(300) **compares** and judges which item the **client** computer(100) **selects** among the items on the initial screen(S3).

pp; 1 DwgNo 1/10

Title Terms: METHOD; CONTROL; AUCTION; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/15 (Item 14 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013978768 \*\*Image available\*\*

WPI Acc No: 2001-462982/200150

Advertising **method using** advertising **server on** internet  
Patent Assignee: PROMO21 CO LTD (PROM-N); JUNMAN CO LTD (JUNM-N)

Inventor: LEE S J

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001007712	A	20010205	KR 200033430	A	20000617	200150 B
KR 388152	B	20030618	KR 200033430	A	20000617	200369

Priority Applications (No Type Date): KR 200033430 A 20000617

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001007712	A		1	G06F-017/60	
KR 388152	B			G06F-017/60	Previous Publ. patent KR 2001007712

Abstract (Basic): KR 2001007712 A

NOVELTY - An **advertising** method using an **advertising** server on the **internet** is provided to insert an **advertisement** of various functions without the necessity of reloading a webpage by outputting an advertisement.

DETAILED DESCRIPTION - When a database is constructed in an advertising server, an advertising server **compares** a query of **target market** and a query of the characteristic of a webpage using a previously stored program, in order to detect a webpage having an identical query. The advertising server judges whether there is other advertisement file linked with the detected webpage, detects a webpage not linked with an advertisement file and links the webpage to an advertisement file requested by an advertiser. If a user accesses a media company server using his terminal, the media company server outputs its webpage and simultaneously the advertising server detects an advertisement file corresponding to the webpage from the advertisement database and inserts the advertisement in a required portion of the webpage. If the advertising server outputs the advertisement in the webpage, an advertisement analysis database in the advertising server increases +1 to an insertion number for the output advertisement.

pp; 1 DwgNo 1/10

Title Terms: ADVERTISE; METHOD; ADVERTISE; SERVE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/16 (Item 15 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013697050 \*\*Image available\*\*

WPI Acc No: 2001-181274/200118

XRPX Acc No: N01-129214

**Computer implemented influential rumormonger determination method for Internet web site involves measuring influence between pairs of each user based on resource usage log data, obtained from directed graph**

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: ALTSCHULER S J; INGERMAN D; WU L F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6151585	A	20001121	US 9865970	A	19980424	200118 B

Priority Applications (No Type Date): US 9865970 A 19980424

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6151585	A	25	G06F-017/60	

Abstract (Basic): US 6151585 A

NOVELTY - Influential rumormonger is determined from directed graph which is generated based on resource usage log data consisting of user information (212), resource identification information (214) and time/date stamp information (216). Vertices of corresponding pair of users associated with influential measure on directed graph is considered as influential rumormonger.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for device that determines influential rumormonger.

USE - For identifying influential rumormonger such as trusted colleague, friend, commentator, expert or reviewer in target **marketing** in **Internet** web site, **Internet** telephone and video calls.

ADVANTAGE - Since influential rumormongers are easily **identified** by using directed graph **target marketing** within observed time is enabled efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows high level block diagram of computer implemented influential rumormonger determination device.

User information (212)  
 Identification information (214)  
 Time/date stamp information (216)  
 pp; 25 DwgNo 2a/14

Title Terms: COMPUTER; IMPLEMENT; DETERMINE; METHOD; WEB; SITE; MEASURE; INFLUENCE; PAIR; USER; BASED; RESOURCE; LOG; DATA; OBTAIN; DIRECT; GRAPH

Derwent Class: T01; W05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**11/5/17 (Item 16 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013606679 \*\*Image available\*\*

WPI Acc No: 2001-090887/200110

Related WPI Acc No: 2002-254672; 2002-269612; 2002-361087; 2002-479604; 2002-681473; 2002-690132

XRPX Acc No: N01-068895

**Advertisement management system for cable television, internet , has correlation module to determine match between recognized opportunities and advertisements by utilizing available subscriber data**

Patent Assignee: TELECOM PARTNERS LTD (TELE-N); EXPANSE NETWORKS INC (EXPA-N)

Inventor: ELDERING C A; FLICKINGER G C; HAMILTON J S

Number of Countries: 093 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200064165	A1	20001026	WO 2000US10633	A	20000420	200110 B
AU 200043645	A	20001102	AU 200043645	A	20000420	200110
EP 1172000	A1	20020116	EP 2000923543	A	20000420	200207
			WO 2000US10633	A	20000420	
JP 2003522437	W	20030722	JP 2000613178	A	20000420	200350
			WO 2000US10633	A	20000420	

Priority Applications (No Type Date): US 2000553637 A 20000420; US 99130102 P 19990420; US 2000183411 P 20000218; US 2000553099 A 20000420

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes

• WO 200064165 A1 E 68 H04N-007/10  
 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
 CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
 KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW  
 AU 200043645 A Based on patent WO 200064165  
 EP 1172000 A1 E H04N-007/10 Based on patent WO 200064165  
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
 LU MC NL PT SE  
 JP 2003522437 W 69 H04N-007/08 Based on patent WO 200064165

Abstract (Basic): WO 200064165 A1

NOVELTY - An avail opportunities module (104) allows content  
 providers to recognize one or more opportunities within video streams  
 of advertisements. An Ad characterization module (102) allows  
 advertisers to enter key characterization data regarding advertisement  
 and **target market**. A correlation module (110) **determines match**  
 between recognized opportunities and advertisement by utilizing  
 available subscriber data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) apparatus for inserting advertisements in video streams;
- (b) method for managing advertisements in video environment

USE - Used for cable television, switched digital video, **internet**  
 for selecting suitable **advertising** based on subscriber profiles.

ADVANTAGE - Suitable advertisements are selected based on  
 subscriber profiles such that the subscriber is likely to purchase the  
 product or service being advertised. Advertisements are received in  
 high resolution state with minimum compression and are compressed to  
 preset bandwidth at the time of insertion. Services are provided at no  
 cost to the subscriber or consumer, however economic efficiencies are  
 created and may be used to provide revenue to cable operator, profiler  
 and Ad service operator.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory  
 drawing of the advertisement management system.

Ad characterization module (102)  
 Avail opportunities module (104)  
 Correlation module (110)

pp; 68 DwgNo 1/14

Title Terms: ADVERTISE; MANAGEMENT; SYSTEM; CABLE; TELEVISION; CORRELATE;  
 MODULE; DETERMINE; MATCH; RECOGNISE; ADVERTISE; UTILISE; AVAILABLE;  
 SUBSCRIBER; DATA

Derwent Class: T01; W02; W05

International Patent Class (Main): H04N-007/08; H04N-007/10

International Patent Class (Additional): **G06F-017/60** ; H04H-007/04;  
 H04N-007/081; H04N-007/16

File Segment: EPI

13/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015358167 \*\*Image available\*\*  
WPI Acc No: 2003-419105/200339  
XRPX Acc No: N03-334492

**Financial product provision method e.g. for credit services and credit card products involves determining revised life status and creditworthiness of each customer for selecting financial product for customer**

Patent Assignee: CAPITAL ONE FINANCIAL CORP (CAPI-N)  
Inventor: DONOHUE B; HENNEBERGER J N; LUBKING C C; MASON F J;  
MUTHUSUBRAMANIAN S; PASLASKI G W  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
US 20030046208 A1 20030306 US 2001882304 A 20010618 200339 B

Priority Applications (No Type Date): US 2001882304 A 20010618  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
US 20030046208 A1 14 G06F-017/60

Abstract (Basic): US 20030046208 A1

NOVELTY - The information describing the life status of the customers (310,320,330,340,350) received from purchase, application, call center, Internet and public record databases (510,520,530,540,550), are analyzed for determining revised life status of each customer. The financial product for the **customer** is **selected**, based on the **determined** revised life status and determined credit worthiness of the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) financial product provision system; and
- (2) computer for providing financial product the customer.

USE - For providing financial products like **credit services** and credit card products and banking/investment services such as providing student loans, vehicle loans, real estate loans and other personal loans to customers.

ADVANTAGE - Offers different financial products depending on the customer's life status, efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial product provision system.

customers (310,320,330,340,350)  
purchase database (510)  
application database (520)  
call center database (530)  
Internet database (540)  
public record database (550)  
pp; 14 DwgNo 1/5

Title Terms: FINANCIAL; PRODUCT; PROVISION; METHOD; CREDIT; SERVICE; CREDIT  
; CARD; PRODUCT; DETERMINE; REVISED; LIFE; STATUS; CUSTOMER; SELECT;  
FINANCIAL; PRODUCT; CUSTOMER

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

13/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015042147 \*\*Image available\*\*  
WPI Acc No: 2003-102663/200309

\* XRPX Acc No: N03-082018

**Business referral information management method e.g. for real-estate, involves identifying client for selected entity in response to request, from referral list**

Patent Assignee: KOLKE D A (KOLK-I)

Inventor: KOLKE D A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147625	A1	20021010	US 2001784870	A	20010215	200309 B

Priority Applications (No Type Date): US 2001784870 A 20010215

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020147625	A1	39	G06F-017/60	

Abstract (Basic): US 20020147625 A1

NOVELTY - A referral list comprising data related to entities desiring referrals, is created to identify potentially desirable clients. The general characterization of the clients for the selected entities are stored and the **client** for the **selected** entity is **identified** in response to a request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Computer disk containing code for managing business referral information;

(2) Data structure; and

(3) Business referral information managing system and network.

USE - For managing business referrals for real-estate, **mortgage**, brokerage, finance, marketing, advertising.

ADVANTAGE - Improves reliability, since the **client** for **selected** entity is **identified** from a referral list.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating business referrals management process.

pp; 39 DwgNo 2/26

Title Terms: BUSINESS; INFORMATION; MANAGEMENT; METHOD; REAL; ESTATE; IDENTIFY; CLIENT; SELECT; ENTITY; RESPOND; REQUEST; LIST

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014189950 \*\*Image available\*\*  
WPI Acc No: 2002-010647/200201  
XRPX Acc No: N02-008902

On - line auctioning method for buying or selling of products and services, involves selling non-redeemable shares to bidders and obtaining bids from them

Patent Assignee: ANDERSON C T (ANDE-I); RIETH M G (RIET-I)

Inventor: ANDERSON C T ; RIETH M G

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200171968	A1	20010927	WO 2001US8166	A	20010314	200201 B
AU 200150842	A	20011003	AU 200150842	A	20010314	200210

Priority Applications (No Type Date): US 2000526897 A 20000316

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200171968 A1 E 29 H04L-009/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200150842 A H04L-009/00 Based on patent WO 200171968

Abstract (Basic): WO 200171968 A1

NOVELTY - The parameters such as item description, item price (253), bid selection criteria, minimum bid (255), minimum number and price of non-redeemable shares to be sold, are input to computer. The shares are sold to a number of bidders and bids are obtained from them. A buyer is determined from the bidders. The buyers bid is collected and the item is transferred to the buyer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer system for conducting on-line auction.

USE - For purchasing or selling products and services through Internet .

ADVANTAGE - High cost items such as real estate and expensive luxuries can be bought at cheaper rate, since the funds generated from both the high bidder and the non-redeemable fee collected from other bidders can be used to pay the sellers asking price.

DESCRIPTION OF DRAWING(S) - The figure shows the tables utilized to relate the fields in the database design.

Item price (253)

Minimum bid (255)

pp; 29 DwgNo 2/11

Title Terms: LINE; METHOD; BUY; SELL; PRODUCT; SERVICE; SELL; NON; SHARE; OBTAIN; BID

Derwent Class: T01; W01

International Patent Class (Main): H04L-009/00

File Segment: EPI

14/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014044680 \*\*Image available\*\*  
WPI Acc No: 2001-528893/200158  
XRPX Acc No: N01-392512



Marketing method for Internet involves server add on program that automatically redirects users searching web site advertising company's product to company's web site

Patent Assignee: JOURNYX INC (JOUR-N)

Inventor: ANDERSON C B ; FINCH C L; LEAKE W; MILLER W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6282567	B1	20010828	US 99339428	A	19990624	200158 B

Priority Applications (No Type Date): US 99339428 A 19990624

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6282567	B1	14	G06F-015/16		

Abstract (Basic): US 6282567 B1

NOVELTY - Company server (104) downloads advertisement to licensees' web sites on servers (106,108). Also puts search engine content page and an add on program on servers. Ensures search engines (110) spider web sites. When customers (118) access search engine content page on licensee's site using search terms relevant to company's product, add on program redirects them to company's site.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for stored software to implement the method

USE - For **advertising** company's products using the **Internet**.

ADVANTAGE - Improves probability that prospective customers will visit company web site.

DESCRIPTION OF DRAWING(S) - The drawing is a diagram of the system using the Internet.

Company web server (104)

Licensees' web servers (106,108)

Search engine (110)

Internet service provider (116)

Prospective customers (118)

pp; 14 DwgNo 1/8

Title Terms: MARKET; METHOD; SERVE; ADD; PROGRAM; AUTOMATIC; REDIRECT; USER ; SEARCH; WEB; SITE; ADVERTISE; COMPANY; PRODUCT; COMPANY; WEB; SITE

Derwent Class: T01

International Patent Class (Main): G06F-015/16

File Segment: EPI

(FILE 'HOME' ENTERED AT 10:08:28 ON 25 NOV 2003)

FILE 'CONFSCI' ENTERED AT 10:08:34 ON 25 NOV 2003

L1 15 S (MARKETING OR SELL OR SELLING OR ADVERTIS?) (5N) (INTERNET OR O  
L2 0 S L1 AND MORTGAGE? OR CREDIT() (OPTION OR OPTIONS OR SERVICE?)